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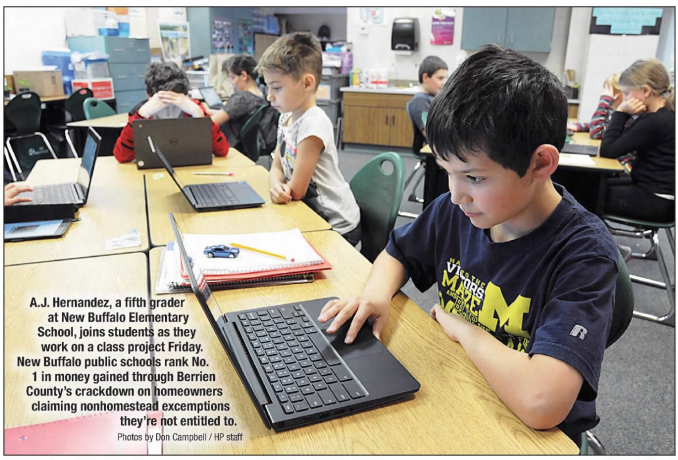
BERRIEN COUNTY



A.J. Hernandez, a fifth grader at New Buffalo Elementary School, joins students as they work on a class project Friday. New Buffalo public schools rank No. 1 in money gained through Berrien County's crackdown on homeowners claiming nonhomestead exemptions they're not entitled to.

Photos by Don Campbell / HP staff

Tax patrol

Berrien, VB net gold in nonhomestead enforcement

By SCOTT AIKEN
HP Staff Writer

ST. JOSEPH — Berrien County's effort to uncover and cancel improper homestead exemptions has netted more than $3.5 million in property taxes for schools.

The audit program has caught hundreds of cheaters since 2007, part of the overall goal of helping keep the tax system fair, county Treasurer Bret Witkowski said.

"We're not the ones who made the law," he said. "We're (the county) not getting the money either. It's about fairness."

Over the years, the treasurer's office has conducted about 9,000 audits of people who claimed the tax break, called a principal residence exemption.

A total of 2,082 have been revoked, resulting in $3.54 million in tax revenue for schools as of Sept. 30.

About one-third of the audits focused on property whose owners deliberately scammed the system, and a third involved people who did not understand the law, often as the result of a property sale.

Another third of the audits were prompted by deaths or other family situations, which created uncertainty about the status of property.

"Some are not intentional," Witkowski said. "We get that."

The audits reveal situations where people who were entitled to the PRE were not getting them, sometimes for many years.

Those errors are corrected and the property owners may recover the excess taxes paid for as long as 20 years.

The treasurer's office acts on tips from local governments and citizens when auditing PREs.

PRE cancelations have occurred in every township and city in the county, though the numbers are highest in New Buffalo and Chikaming townships, which have large numbers of second homes.

Through its building department, Niles is aggressive in watching rental property owners who improperly claim PREs, Witkowski said.

Home sweet home

State residents may claim a PRE, which reduces the property tax burden by 18 mills.

The PRE applies to the place where a person has a "true, fixed and permanent home," according to state law, the one you return to after being away.

The tax break does not apply to second homes, rentals or commercial real estate, though a lot of people make illegal PRE claims on such property.

The difference in having the exemption is substantial. The 18-mill nonhomestead levy, which all goes to schools, adds $1,800 a year to the tax bill on a residence with taxable value of $100,000.

A property owner may claim only one PRE and can get the exemption by filing a form with the local assessor. An affidavit must be signed attesting that the home is the person's principal residence.

When a PRE is denied, a property owner may be responsible for paying the 18-mill nonhomestead tax obligation going back three years.

School impact

The state's mechanism for funding schools, in place since voters approved Proposal A in 1994, sets a 6-mill tax on all property, plus the 18-mill nonhomestead tax.

The state covers most school costs through a foundation allowance, a per-pupil annual amount. The allowance is $7,100 to $7,200 for most Berrien County school districts in 2014-15.

But to receive full funding districts must get voter approval and levy the 18-mill nonhomestead tax. Those taxes are deducted from the overall foundation allowance, and if they are not paid, the state will not make up the funds.

The 18 mills may be especially important for districts with a level of property tax support too high to receive the state foundation allowance.

In Berrien County, the New Buffalo and River Valley districts, areas with a lot of expensive second homes, are out of the state formula. Together, they have received the largest shares of the taxes collected through the county

See TAX PATROL, page A4

Lori Freehling, left, Berrien County principal residence exemption audit specialist, and Jennifer Woodley, the Van Buren County specialist, go through hundreds of homestead exemption records in the Berrien County treasurer's office in St. Joseph.

Dollars and cents in the 6th

Upton-Clements race draws big bucks and national attention

By LOUISE WREGE
HP Staff Writer

UPTON

CLEMENTS

The media sharks are circling Michigan's 6th District race, as longtime U.S. Rep. Fred Upton faces his most serious threat since first being elected in 1986, at least dollar-wise.

Pundits who felt Upton was a shoo-in a month ago are having second thoughts.

Headlines in various news media over the past week have read, "An actual challenge for Fred Upton?," "Gap between Congressman Fred Upton and Paul Clements narrows" and "This Michigan House Race Has Become a Last-Minute Battleground for Outside Spending."

The election is Tuesday.

Upton's challenger, Democrat Paul Clements of Kalamazoo, has raised more than $700,000 in his bid to unseat Upton, which is more than double what any other challenger raised.

But with Upton's war chest standing at almost $3 million as of Oct. 15, it still was an uphill battle for Clements until Oct. 9. That's when MayDay.US, a crowd-funded super PAC that says it wants to take big money out of politics, announced it was spending $1.5 million to support Clements. The super PAC added another $650,000 to its pledged support Monday, bringing the total to $2.15 million.

MayDay.US says it is backing Clements because of his strong support for campaign finance reform, something it says Upton used to support but has voted against in recent years.

Upton, chairman of the U.S. Energy and Commerce Committee, received support this week from American Future Fund Political Action, a conservative super PAC.

American Future Fund Political Action announced Wednesday on its website that it is spending more than $300,000 in advertising to highlight Upton's support of the Keystone Pipeline and his efforts to reduce taxes and government red tape.

Upton's camp has said it is "ironic" for a super PAC that says it is against big money in political campaigns to spend millions of dollars in outside money to influence one.

MayDay.US counters that its goal is to help elect politicians who will change the way campaigns are financed to put the power back in the hands of the people instead of big money. It calls itself "the super PAC to end all super PACs," including itself.

Super PACS were created after the U.S. Supreme Court's Citizens United decision in 2010. Super PACs can raise an unlimited amount of money from donors, including "dark money" from nonprofit organizations that don't have to disclose their sources. Super PACs can't give the money directly to candidates and can't coordinate with them.

Lawrence Lessig, one of MayDay.US's founders, said his super PAC does not accept dark money. It posts on its website an updated donor list every two weeks, which is much more often than required by law.

MayDay.US reports that it has raised $10.6 million from more than 65,000 donors and is using the money to support eight pro-reform candidates, including one independent, two Republicans and five Democrats.

MayDay.US has challenged the American Future Fund Political Action to disclose its donors.

American Future Fund Political Action's website says its focus is to help members elect candidates who reflect its values "through a variety of

See SIXTH, page A5

Stormy Lake Michigan forces shutdown at Cook plant

BRIDGMAN — Rough Lake Michigan conditions forced Cook Nuclear Plant officials to shut down both units Saturday, the plant reported.

Officials said there was no interruption of service to customers of Indiana Michigan Power, the plant's owner and operator. The company did not issue return-to-service estimates because of competitive reasons.

The shutdown began at 2:49 a.m. at the Lake Township plant.

Officials said in a news release "excessive debris from large lake swells began to overburden and eventually caused damage to several of the traveling water screens that remove debris carried in through the three 16-foot cooling water intake tunnels."

The plant reported that a "conservative decision to remove the units from service was made when an adequate cooling water supply to the non-nuclear side of the plant could not be guaranteed. Both units are in a safe and stable condition."

Intake tunnels that bring cooling water into the plant extend one-quarter mile into Lake Michigan. They have racks at the opening to prevent driftwood and other large objects from being drawn in. Inside the plant, 14 finer-mesh moving screens extend 48-feet into the water intake boxes to filter out fish, algae, shells and other smaller objects.

The Newspaper for Southwest Michigan

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Index

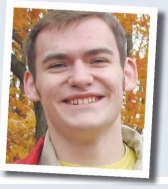
Automotive	E6	Entertainment	D6	Michigan	A4	Opinion	D4
Business	B4	Focus	D1	Nation/World	A3	Real Estate	E1
Classified	F1	Local	B1	Obituaries	B3	Sports	C1

Weather

High Today 49 | Low Tonight 36

Coming this week in The Herald-Palladium

Monday



Coloma's Leo Gleiss, 17, recently completed his Eagle Scout project to beautify the nature area on the grounds of South Haven's Liberty Hyde Bailey Museum. In **Q&A.**

Thursday

The HP previews upcoming district football championship games. In **SPORTS.**

Thursday

Trout Steak Revival brings Colorado bluegrass to The Livery on Nov. 8. In **ENTERTAINMENT.**

Thursday

The Class A district volleyball semifinals take place Thursday, while the Class D district champion at River Valley is determined. In **SPORTS.**

Lotteries

Saturday drawings

Michigan
Poker Lotto
6C-4D-4H-8S-9S
Midday Daily 3
4-3-0
Midday Daily 4
7-2-1-1
Daily 3
9-0-5
Daily 4
3-3-2-0
Fantasy 5
05-17-20-21-34
Estimated jackpot: $245,000
Keno
03-05-09-15-17-29-31-39-40-45-46-48-50-51-59-63-64-66-69-70-75-78
Mega Millions
Estimated jackpot: $321 million
Powerball
Estimated jackpot: $159 million

Indiana
Quick Draw Midday
08-12-21-27-29-32-33-35-37-38-45-49-55-57-59-61-62-72-75-76
Daily Three-Midday
6-5-6
Daily Four-Midday
0-3-0-6

Illinois
Hit or Miss Midday
02-06-07-10-11-13-14-15-19-21-22-23, GLN : 5
Hit or Miss Morning
02-03-04-05-07-09-17-18-20-21-22-24, GLN : 2
LuckyDay Lotto Midday
03-12-18-23-37

Friday evening drawings

Michigan
Mega Millions
11-29-36-58-67, Mega Ball: 15
Estimated jackpot: $284 million

Indiana
Cash 5
02-08-09-17-33
Millionaires Club
05-10-24-41-47, Bonus: 21
Poker Lotto
QH-4C-5C-7C-3D
Daily Three-Evening
6-3-3
Daily Four-Evening
1-0-5-1
Quick Draw Evening
04-11-14-16-17-19-23-25-27-36-38-39-43-56-57-58-66-70-71-73

Illinois
Pick Three-Evening
5-8-1, Fireball: 1
Pick Four-Evening
4-5-3-6, Fireball: 7
Lucky Day Lotto
04-08-09-16-40
Estimated jackpot: $300,000

– The Associated Press

Contact us

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Lake Michigan Spray

Steve Begnoche / Ludington Daily News / AP

Wind gusting to 33 mph on Friday piled waves into the Ludington North Breakwater sending spray over the 57-foot tall tower on the Lake Michigan shoreline in Ludington. Nearby Big Sable Point experienced wind gusts of up to 46 mph on Friday.

Michigan

Michigan's Christmas tree comes to Capitol

LANSING (AP) — Michigan's official Christmas tree has arrived at the state Capitol.

The Lansing State Journal reports that the 63-foot blue spruce from the Upper Peninsula was installed Saturday on Capitol Avenue in downtown Lansing.

The state's 29th Christmas tree came via a large slot-bed trailer from the home of Bill and Helen Bjorkman in the Dickinson County community of Kingsford.

The tree will be strung with thousands of lights to mark the 30th Silver Bells in the City holiday celebration.

The search for the state Christmas tree began in July with nominations.

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Report says 60,000 veterans get triple benefits

By MATTHEW DALY
Associated Press

WASHINGTON — Nearly 60,000 veterans were triple dippers last year, drawing a total of $3.5 billion in military retirement pay plus veterans and Social Security disability benefits at the same time, congressional auditors report.

It's all legal.

The average payment was about $59,000, but about 2,300 veterans, or 4 percent of the total, received concurrent payments of $100,000 or more, the Government Accountability Office said.

The highest payment was to a veteran who received $208,757 in combined payments in 2013.

Some lawmakers say the report shows the need for better coordination among government programs that are facing severe financial constraints. The Social Security Disability Insurance trust fund could run out of money in as soon as two years, government officials say.

"We should fulfill our promises to the men and women who serve, but we need to streamline these duplicative programs," said Sen. Tom Coburn, R-Okla., who requested the study.

Veterans groups disagree. They say the retirement money was earned for years of service in the military, while disability payments are compensation for service-related injuries and wounds.

In most cases, veterans who receive a combination of benefits are severely disabled. About 4 in 5 veterans who got triple payments had a disability rating of at least 50 percent, the GAO said. Nearly half of those receiving triple payments were at least 60 years old.

Louis Celli Jr., a Washington representative for the American Legion, said critics of the multiple benefits are "misguided and uninformed." He said the report "should simply be filed in the category of one of Sen. Coburn's parting shots to loyal upstanding American patriots who have sacrificed so much for this country."

Coburn, a longtime critic of government spending, is retiring at the end of the year. He said in an interview that the report raises legitimate questions about whether disability benefits are getting to those who truly need them.

"This is billions of dollars a year in duplicative payments," Coburn said. "We ought to reassess and say, 'Are we doing more than take care of people in need?' I'm not against the military. I don't think they should be triple dipping."

Most Americans would find it hard to understand how someone making $86,000 a year in tax-exempt VA income qualifies for Social Security Disability Insurance, when civilian workers are disqualified from the program if they make as little as $13,000 a year, Coburn said.

Only 17 percent of those who received multiple forms of compensation had suffered a combat-related disability, according to the GAO.

Veterans have long been exempted from rules that deny Social Security benefits to anyone with other income exceeding $13,000 a year.

But until the Sept. 11, 2001, terrorist attacks, veterans were barred from receiving both military retirement pay and Department of Veterans Affairs' disability benefits. Under a Civil War-era statute, the Pentagon docked retirement pay dollar-for-dollar up to the amount of disability benefits from the VA.

With bipartisan support, Congress changed that law in 2002, gradually restoring military retirement pay to veterans also drawing disability benefits from the VA.

"Our nation's status as the world's only superpower is largely due to the sacrifices our veterans made in the last century," Sen. Harry Reid, D-Nev., said in March 2002 when the bill was being debated.

"Rather than honoring their commitment and bravery by fulfilling our obligations, the federal government has chosen to perpetuate this longstanding injustice," Reid said. "Quite simply, this is disgraceful and we must correct it."

At the time, then-Sen. John Warner, R-Va., a former Navy secretary, posed a question to fellow senators: "How can we ask the men and women who have so faithfully served to sacrifice a portion of their retirement because they are also receiving compensation for an injury suffered while serving their country?"

Warner acknowledged that the change would have "significant cost," but added; "Is the cost too high? I think not."

About 3 percent of the nation's 1.9 million military retirees collect all three benefits, the GAO said.

The report did not recommend changes to the program. The VA said in a response that it "generally agrees" with the report's conclusions. Social Security officials did not comment.

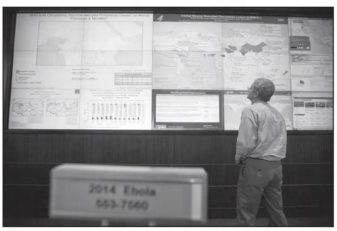
Mexico: DNA tests confirm 3 dead were U.S. citizens

MEXICO CITY (AP) — DNA testing confirmed that three U.S. citizens were among the four bodies found shot to death near the Texas border more than two weeks after they went missing on a visit to Mexico, prosecutors announced.

The statement issued late Friday by the Tamaulipas state prosecutor's office did not mention the fourth body, which is believed to be the Mexican boyfriend of one of the slain Americans who disappeared with them.

Doubts chip away at most trusted agencies

By ADAM GELLER
AP National Writer



AP

In this August file photo, Steve Monroe, deputy director of the National Center for Emerging and Zoonotic Infectious Diseases at the U.S. Centers for Disease Control and Prevention, looks over a map showing global health issues under the agency's surveillance from their Emergency Operations Center in Atlanta. In the space of just a few months, the reputations and approval ratings of the Centers for Disease Control and Prevention, Secret Service, as well as the Veterans Administration, have been seen a decline.

Even as Americans' trust in government eroded in recent years, people kept faith in a handful of agencies and institutions admired for their steadiness in ensuring the country's protection.

To safeguard the president, there was the solidity of the Secret Service. To stand vigil against distant enemies, the U.S. nuclear missile corps was assumed to be on the job. And to ward off threats to public health, the nation counted on the Centers for Disease Control and Prevention.

Now, in the space of just a few months, the reputations of all those agencies – as well as the Veterans Administration – have been tarred by scandal or tarnished by doubt. Maybe a public buffeted by partisan rhetoric and nonstop news should be used to this by now. But, with the CDC facing tough questions about its response to the Ebola outbreak, something feels different. Government is about doing collectively what citizens can't do alone, but its effectiveness is premised on trust.

A year ago, with Washington shut down and trust in government near records lows, the CDC still won a 75 percent approval rating, the highest of any federal agency, a poll by the Pew Research Center found. But when CBS News surveyed Americans in mid-October, just 37 percent said the agency was doing a good or excellent job.

"I always called the CDC the shining star of the federal agencies," said Lawrence O. Gostin, an expert on health law and policy at Georgetown University. "They were regarded with very high esteem and did an extraordinarily good job of protecting the American people. That has changed and I think (doubts about its handling of) Ebola is the epitome of that change."

That likely reflects the fears stirred by the disease – while people trust public health officials ordinarily, there is a heightened sensitivity now to perceived breaches in that confidence, said Nathan Carter, a University of Georgia psychology professor who has looked at declining trust in institutions over the last four decades.

But the speed with which the agency was held up for blame also reflects the overall degradation in trust, he said. The public and elected lawmakers are far less likely now than in the past to give government officials the benefit of the doubt or the room to make mistakes.

Faith in government has been declining since the Vietnam War and Watergate, with most of that distrust directed at elected officials, said Carroll Doherty, director of political research for Pew.

The balance between trust and doubt has swung increasingly toward the latter, Carter said. "I do think it's a big problem and how to repair that trust, that's probably the biggest question."

The public's positive views of the CDC go back many years. But the results of last year's poll by Pew are particularly striking now because many of the other agencies atop the rankings then have also since been tarnished.

The Homeland Security Department won a 66 percent approval rating a year ago. But that was before the Secret Service, which is a part of the agency, was caught in a number of lapses: among them, the agency's failure to stop a man armed with a knife from scaling the fence and running into White House and the unchecked entry of an armed contractor onto an elevator with the president. In the new CBS news poll, just 38 percent of those questioned rated the Secret Service's performance as good or excellent and 43 percent did so for its parent department.

The Veterans Administration was viewed favorably by 68 percent of those polled last year. But it too has since been swept up in a scandal over long wait times for veterans seeking care and records that were falsified to camouflage the problems. In the CBS poll, just 30 percent rated the VA as doing a good job.

It's impossible to know if the public's misgivings about the agencies are just temporary setbacks, and results from different polls may not be directly comparable. Researchers point out that Americans' views of government swing back and forth, depending on what's happening with the economy and national security.

It's certainly not the first time that the CDC has been targeted for criticism. In 1976, when nearly 200 people who'd attended an American Legion convention in Philadelphia fell ill and more than two dozen died, the agency was criticized for being slow to find the cause.

Over the years, the agency has had some "rough days," said Elizabeth Etheridge, author of "Sentinel for Health: A History of the Centers for Disease Control," published in 1992. "It's not unusual for the CDC to be involved in controversies. Medicine, as you know, is not perfect."

U.S. voters have long shown a split personality when it comes their views on government. More and more people distrust a government symbolized by a deadlocked Congress. But many have continued to vest considerable trust in the agencies, programs and government workers delivering the services people count on.

"I think it's actually an enormously important disjuncture," said Marc Hetherington, a Vanderbilt University political scientist who studies voter trust. "Government has a really bad reputation, but no one wants to do away with any of it."

The nation's deepened partisan divide has further undermined that trust. Republican voters are more suspicious of government led by the current Democratic president. Democratic-leaning voters were deeply distrustful of the government when it was led by George W. Bush, researchers say.

Ahead of next week's midterm elections, polls show many voters deeply dissatisfied with government's performance and ready to place blame on President Barack Obama and his party's candidates.

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♦Raise the minimum wage to a living wage
♦Support hard-working labor and return skilled-trades education and apprenticeship programs
♦Repeal the senior pension tax
♦Protect your right to affordable health care, Social Security, Medicare, Medicaid services
♦Fix roads and infrastructure
♦Protect our precious air, water, and land
♦Promote local, healthy and safe agriculture
Paid for by Bette Pierman for State Senate, PO Box 852, St. Joseph, MI 49085

West Michigan Regional Airport evolves, grows

By ANNETTE MANWELL
The Holland Sentinel

HOLLAND — The West Michigan Regional Airport, once the Tulip City Airport, has evolved from a private grass-strip runway next to a barn in the 1940s, to the busy, growing airport it is today.

In 2016, it could look different still. Last month the West Michigan Airport Authority approved the $500,000 purchase of 15 acres from Johnson Controls Inc. The property is adjacent to the airport and will be the site of a business center that will house operations for the airport's fixed base operator, Tulip City Air Service, and airport authority. It will serve as a welcome center for people flying in as well, according to The Holland Sentinel.

"It will all relate to the day-to-day operations of the airport," said WMAA Manager Greg Robinson, including car rentals, customer waiting and pilot facilities as well.

The land and use of the property has changed over the decades, said Ron Ludema, airport manager, who has worked on the property since the 1960s and lived there for several years.

The growth and changes at the airport have been the response to its increased use by local businesses.

Ludema remembers the first office for Tulip City Air was in the corner of an old barn on the property next to the grass runway. At one point, he lived near it in a small trailer.

The evolution started as more and more of Holland's growing businesses required charter service. The office was moved to the small trailer and Ludema bought a home next door.

Growth and use picked up in the 1980s as the area's top businesses grew, they bought planes, hired pilots and built hangars. Every time Ludema lost a charter customer, he wondered how much longer he'd be in business. However, new customers kept coming in and they still do, he said.

Eventually his home was turned into the business office of the airport and it remains the office today. His personal office was once his bedroom. The original bathroom is a storage closet. The living room is men's and women's restrooms. The front office was the kitchen. It's been renovated, added on to, fixed and bandaged together.

"We're constantly doing repairs," Ludema said, whether it's windows, ductwork, or pest control. The old house will not be spared or repurposed, but demolished. "We're at a point where we shouldn't spend money on it."

In 1978 Ed Prince, Prince Corp., bought the airport from Gradus Geurink who was ready to retire. In 1982, Prince offered it to the city of Holland, seeing the need for a public airport that could handle corporate traffic.

That feat wasn't easy. It was highly contested by people who believed no tax dollars should be spent on the airport. An argument that persists today. Those who supported it argued it was an important piece of infrastructure for the business community. The same feeling today's backers still share.

Federal money couldn't be used on a private airport though. It had to become public and eventually enough private funding was raised to match a federal grant to buy it and the airport grew some more. The hardscrabble runway of gravel and a thin layer of asphalt that replaced the grass was replaced again and lengthened, complete with instrument landing system. Ludema and Tulip City Air were retained as the fixed base operator.

Though it was owned by the city, the biggest problem the airport faced was never having the matching funds for state or federal grants, Robinson said. The airports growth was stunted with no way to secure outside funding.

In 2008, voters in Park Township and the cities of Holland and Zeeland approved the formation of the WMAA with the smallest possible tax levy of 0.1 mill. It was renewed in 2012. Voters in Holland Township turned it down both times.

The millage is financial stability for the airport, Robinson said. The airport is used by regional employers. It made sense to make sure the local municipalities were involved.

Prior to forming the WMAA, the first question by the state and federal government was "do you have the matching funds?" Robinson said. "They know that we're stronger now."

Now, the WMAA will pay roughly 10 percent of the overall cost to build the business center and apron.

"We'll be able to build it debt free, which lessens the burden on taxpayers," Robinson said.

The airport is used by area businesses that are too many to count. It is an economic generator that is a success, said Tim Klunder, Zeeland city manager and WMAA chairman.

TAX PATROL

From page A1

treasurer's PRE denials, $1.47 million for New Buffalo and $556,479 for River Valley.

But every Berrien public school district has benefitted. The Berrien Springs district has received $239,957; Benton Harbor schools, $220,981; Niles schools, $106,114; and Watervliet schools, $104,695.

County takes charge

The treasurer's office began its audit program in 2007, several years after a change in the law gave counties the option of conducting the audits or having the state treasury department do the work.

Witkowski said officials believed then there were a lot of improper PREs, and the county ought to step in.

Berrien was one of five counties that picked up the audit responsibility as part of a pilot program. After a slow start, the workload expanded substantially in 2008.

"When it first came out it was like a hurricane," Witkowski said.

At the time, citizens provided half of the tips and local governments the other half.

That has changed to 90-10, with most leads about suspected violations coming from local officials.

Witkowski said the need for PRE audits may be tapering off and his office may eventually end its program. The revenue collected as the result of denials peaked at $802,401 in 2011. In 2013 the figure was $324,866.

"The number is still higher than we would like," Witkowski said.

Property owners found to not have a PRE, though they're entitled, are "helped along the path" to complete required paperwork, he said.

Audits involve reviews of records and other work.

PRE problems may arise when someone dies, with or without a will, or land is held in trust.

"I've seen my staff sit down with famlies lots of times to go over it," Witkowski said. "They're getting it set up so when they pass it's not a nightmare for the family to get the title."

Much of the auditing work, an investigative process than can take many hours, is done by Laura Freehling, homestead-personal property coordinator.

The county gets 70 percent of the interest on taxes owed as the result of a PRE denial. The money covers the manpower expense for conducting audits.

The affected city, township or village receives 20 percent of the interest and the state gets 10 percent.

Van Buren watch

In 2012, Witkowski's office began helping Van Buren County in auditing PREs through a cooperative agreement. Jennifer Woodley, the homestead-personal property coordinator for Van Buren, handles the workload.

Don Campbell / HP staff

Jennifer Woodley, Van Buren County principal residence exemption audit specialist, sorts through homestead exemption records at the Berrien County Administration Center. The Berrien treasurer's office assists Van Buren County in reviewing the tax break claims.

To date, the Van Buren program has conducted 502 audits and denied PREs on 101 of them, or about 20 percent. The tax total due as a result of the denials is $160,178 for 2012 and 2013.

South Haven had the greatest number of denials in Van Buren for 2012-14, a total of 48 out of 225 properties audited. That resulted in an additional $160,178 for South Haven schools.

Mixed blessing

New Buffalo Area Schools Superintendent Mark Westerburg supports the county's effort.

"I'm glad they do it from this aspect: It's the way schools are funded and all anybdy wants is to be fair and consistent," he said.

There are only about 32 out-of-formula districts in the state, he said, and they're usually that way because of an anomlie.

For example, the New Buffalo district has a large number of high-value resort and second-home properties that generate a lot of nonhomested taxes and a small student body of about 650 students.

But when property values plummet, as they did during the severe economic downturn of 2008, tax revenue also drops, Westerburg said, and the out-of-formula district can't count on state help.

The district is getting about $500,000 less this school year than six years ago, he said, reflecting the slow recovery of property values.

Also, districts must pay out money when nonhomesteads are found to qualify for the PRE.

"We usually put $100,000 to $125,000 in an account" to cover those costs, he said.

River Valley Business Manager Cheryl Capiak said she had no report on whether PRE denials are the result of county enforcement or self reporting.

"I do know that our students benefit from any monies we get for not lying or cheating on taxes," she said.

Being an out-of-formula district is a mixed blessing, Capiak said.

While major growth in the second home industry has meant more money for the district, high housing costs can hurt enrollment.

"If houses are too expensive to buy, they go to other districts," she said.

The state's effort

The Michigan Department of Treasury conducts PRE audits for a growing number of counties.

The state contracts with a firm, Tax Management Associates, to conduct audits, according to treasury spokesman Terry Stanton.

The state is now responsible for audits in 57 counties while 26 counties handle their own, he said.

That compares to 53 counties handling the work in 2007 while the state did audits in 30 counties.

The number of PRE audits and denials is tiny compared to the hundreds of thousands of properties in the state.

"The most denials we've ever done from a state perspective in a given audit year was about 8,400," Stanton said. "That was in 2012."

But the tax revenue involved is important, he said.

"It's about fairness and making sure each property is being taxed appropriately," Stanton said.

Counties that are popular vacation destinations might have a slightly more significant problem than other areas.

"Some of these obviously are people trying to shirk responsibility," Stanton said. "But there are some that are flat-out oopsies."

For example, when property sells, any PRE in effect is supposed to be rescinded. But that doesn't always happen.

More counties may be turning over responsibility for the audits to the state because they're gaining little.

"The juice may not be worth the squeeze," Stanton said.

Contact: saiken@TheHP.com, 932-0358, Twitter @HPAiken

the YMCA
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BE PART OF A COMMUNITY THAT GIVES BACK
Bring 3 non-perishable food items to the Y by November 30 and get a 1/2 OFF the Joiner's Fee coupon [to be redeemed by Dec. 31, 2014].
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City: Detroit Angels' Night patrols limit fires

DETROIT (AP) — Detroit officials say the efforts of public safety workers and volunteers paid off in limiting arson during the three-day Halloween period.

Mayor Mike Duggan and others said Saturday that the city had 97 reported fires between Wednesday and Friday. It was the fourth year in a row that the Angels' Night period had fewer than 100 fires.

Of this year's reported fires, officials said fewer than half – or 43 – were deemed suspicious.

The campaign is a long-running response to what used to be known as Devil's Night, the day before Halloween.

LEST WE FORGET PATRIOTIC CONCERT
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Honoring ALL Veterans
2pm Sunday, November 9th
LMC Mendel Center Mainstage
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THE POLITICAL ISSUES OF TODAY FOR CHRISTIANS

The biblical position of Carl G. Oehling

2 Ch 7:14 \"If my people, which are called by my name, (*Christ*-ians) shall humble themselves, and pray, and seek my face, and turn from their wicked ways; then will I hear from heaven, and will forgive their sin, and will heal their land\". God is pro-choice (free will) with consequences as outlined in Deut. 28.

The biblical position of Carl G. Oehling

Exo 21:22 \"If men strive, and hurt a woman with child, so that her fruit depart from her, ... Exo 21:23 \"And if any mischief follow, then thou shalt give life for life\" Jehovah demands equal justice of execution for a murder and it also fits: \"Do unto others...\" or \"Monkey see, monkey do\". 'Her fruit depart' is the biblical equal to a spontaneous abortion in this case in response to abuse in the legal, medical language of today.

The biblical position of Carl G. Oehling

Deu 5:17 \"Thou shalt not murder\". There is no criteria as an exception for Color of skin, Ethnic group, Ancestry, Quality of life, **Age**, Size, Rape, etc. Thus, I think this applies to all humans at all times by Michigan state law MCL 750.36, and God's law Exo. 20:13.

The biblical position of Carl G. Oehling

Mat 6:10b \"Thy will be done on earth as it is done in Heaven\". I am a Lutheran Christian and we should not pray that every Sunday and not mean to try and carry it out 24/7/52

The biblical position of Carl G. Oehling

Exo 18:21 \"Moreover thou shalt provide out of all the people 1) able men, 2) such as 'fear God', 3) men of truth, 4) hating covetousness; and place such over them, to be rulers of thousands, and rulers of hundreds, rulers of fifties, and rulers of tens\". In my understanding of this verse there are four criteria to judge a man of God: a) A human quality of reasonable mental capacity, and b) Comparisons to to 3 of the Ten Commandments, 1, 9, and 10.

The biblical position of Carl G. Oehling

Mat 12:36 \"But I say unto you, That every idle/useless word that men shall speak, they shall give account thereof in the day of judgment\".
Heb_9:27 \"And as it is appointed unto men once to die, but after this the judgment\": Heb. 10; 30 & 31 Out of My judgment I will recompense. It is a fearful thing to fall into the hands of the living God. These four passages make me \"fear God\".

Paid for from the personal funds of Carl G. Oehling through the Committee to Elect Carl G. Oehling. I do not accept campaign contributions.

Do you remember?

25 years ago – 1989

A St. Joseph girl got a first-hand look at how the federal government works last week when she attended a national conference for youth leaders. Lori Gruntman, a senior at St. Joseph High School, was in Washington, D.C., from Oct. 24-29 to take part in the Fall 1989 National Young Leaders Conference.

Judge Ronald J. Taylor, 53, has been re-elected to serve as chief judge of Berrien Circuit Court for another two years. He was picked by the county's other three circuit judges at a recent meeting and begins his second term as chief judge.

35 years ago – 1979

JoAnn Lindenfeld, M.D., has been certified by the American Board of Internal Medicine as a diplomate in the subspecialty of cardiovascular disease. A graduate of St. Joseph High School, she is an instructor at the University of Colorado Medical Center in Denver. She is the daughter of Mr. and Mrs. Bert Lindenfeld of St. Joseph.

Russ D. Hanson of Stevensville has been promoted to vice president and general manager of the general tool division at Weldun International in Bridgman, according to Merlin Hanson, Weldun president.

50 years ago – 1964

The Chesapeake and Ohio Railway today started mail and express service with its revolutionary dual-wheeled highway-rail Roadrailers between Chicago and St. Joseph-Benton Harbor.

Today in history

By THE ASSOCIATED PRESS

Today is Sunday, Nov. 2, the 306th day of 2014. There are 59 days left in the year.

Highlight in History:

On Nov. 2, 1889, North Dakota and South Dakota became the 39th and 40th states with the signing of proclamations by President Benjamin Harrison, who deliberately shuffled the papers to make it impossible to know the exact order in which the Dakotas were admitted to the Union.

On this date:

In 1783, Gen. George Washington issued his Farewell Orders to the Armies of the United States near Princeton, New Jersey.

In 1865, the 29th president of the United States, Warren Gamaliel Harding, was born near Marion, Ohio.

In 1936, the British Broadcasting Corp. inaugurated "high-definition" television service from Alexandra Palace in London.

In 1948, President Harry S. Truman surprised the experts by winning a narrow upset over Republican challenger Thomas E. Dewey.

In 1963, South Vietnamese President Ngo Dihn Diem (noh ding ZEE'-em) was assassinated in a military coup.

In 1984, Velma Barfield, convicted of fatally poisoning boyfriend Stuart Taylor, was put to death by injection in Raleigh, North Carolina.

5-Day Forecast for St. Joseph

Today	Tonight	Monday	Tuesday	Wednesday	Thursday
Mostly Sunny	Mostly Cloudy	Partly Cloudy	Showers Likely	Partly Cloudy	Partly Cloudy
49°	36°	57° / 47°	54° / 42°	54° / 40°	49° / 34°

Local Outlook

Today we will see mostly sunny skies with a high of 49°, humidity of 53%. South wind 5 to 15 mph. Expect mostly cloudy skies tonight with an overnight low of 36°. South wind 15 mph. Monday, skies will be partly cloudy with a high of 57°, humidity of 62%.

Sun and Moon

Sunrise . . . . . 7:20 a.m.
Sunset . . . . . 5:37 p.m.
Moonrise . . . . . 3:14 p.m.
Moonset . . . . . 2:17 a.m.

Full	Last	New	First
11/6	11/14	11/22	11/29

Local Almanac

Benton Harbor yesterday

Temperature

High . . . . . 42°
Low . . . . . 27°
Normal High . . . . . 54°
Normal Low . . . . . 37°
Record High . . . . . 82° in 1950
Record Low . . . . . 21° in 1954

Precipitation

Yesterday . . . . . 0.00"
Month to date . . . . . 0.00"
Normal month to date . . . . 0.10"
Year to date . . . . . 21.83"
Normal year to date . . . . 31.13"

Air Quality

Yesterday 18
Main Offender . . . . . Particles

The higher the number, the greater the need for people with respiratory problems to reduce outside activity.

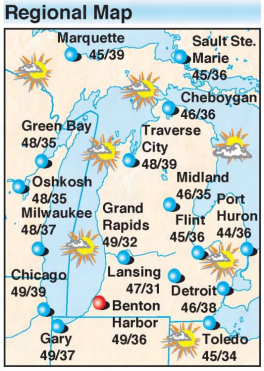
0-50 . . . . . Good
51-100 . . . . . Moderate
101-150 . . . . . Sensitive
151-200 . . . . . Unhealthy

Weather Trivia

Is it ever too cold to snow?

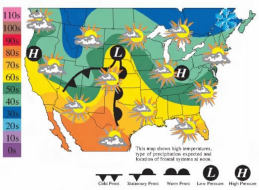
Answer: No, no matter how cold it gets, there is always moisture in the air.

Regional Map



National Weather Map

Forecast map for Nov. 2, 2014



Lake Michigan

Today, south winds increasing to 20 to 25 kt during the morning and to 30 kt during the afternoon. Waves building to 4 to 6 ft occasionally to 8 ft in the afternoon. Water temperature 52 degrees.

Michigan Forecast

Upper Peninsula

Expect mostly sunny skies today with highs in the mid-40s. South wind 10 to 15 mph. Monday, skies will be partly cloudy with isolated showers, highs in the low 50s. South wind 10 mph.

Lower Peninsula

Skies will be sunny today with highs in the upper 40s. Light winds. Monday we will see mostly sunny skies with highs in the mid-50s. Southwest wind 11 mph.

Fill 'er up: Gas less than $3 for 1st time in 4 years

NEW YORK (AP) — The sight is so surprising that Americans are sharing photos of it, along with all those cute Halloween costumes, sweeping vistas and special meals: The gas station sign, with a price of $2-something a gallon.

"It's stunning what's happening here," says Tom Kloza, chief oil analyst at the Oil Price Information Service. "I'm a little bit shocked."

The national average price of gasoline fell 33 cents to end October at $3 a gallon and dipped Saturday to $2.995, according to AAA. That marks the first time in four years that gas has been cheaper than $3 a gallon.

When the national average crossed above $3 a gallon in December of 2010, drivers weren't sure they'd ever see $2.99 again. Global demand for oil and gasoline was rising as people in developing countries bought cars by the tens of millions and turmoil was brewing in the oil-rich Middle East.

Now demand isn't rising as fast as expected, drillers have learned to tap vast new sources of oil, particularly in the U.S., and crude continues to flow out of the Middle East.

Seasonal swings and other factors will likely send gas back over $3 sooner than drivers would like, but the U.S. is on track for the lowest annual average since 2010.

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hp LOCAL & STATE

The names remain the same

Vavra, Kirkus renew race for Berrien board's 9th

By SCOTT AIKEN
HP Staff Writer

VAVRA

KIRKUS

Berrien County Commissioner Andrew Vavra again faces a challenge in a re-election bid.

The Democrat from Three Oaks is squaring off with Ray Kirkus of New Buffalo, a Republican who describes himself as a civil libertarian.

Vavra, seeking a 13th two-year term representing the county board's 9th District, defeated Kirkus in the 2012 election.

The district takes in the southwest part of the county, 10 local government units, including New Buffalo, Three Oaks, Galien, and all or part of several townships.

Campaigning on a record of public service, the 57-year-old Vavra points to recent county board accomplishments. They include the opening of the Galien River County Park in New Buffalo Township and resolution of a nagging pollution problem in Galien.

"In the 24 years I've been on the board, in my opinion, it has been the most productive two years of county board initiatives in District 9," he said.

Vavra works at Gordon Beach Inn and Lakeside Inn in Chikaming Township.

Kirkus, a frequent critic of the county's acquisition of a heavy armored vehicle and other surplus military equipment for the sheriff's department, said he's concerned about agreements with the federal government.

"Basically, I think the commissioners should do more due diligence in what they vote on," Kirkus said. "I don't have issues with money and grants from the state."

Kirkus, 55, who has run for the New Buffalo City Council, is a semi-retired carpenter and student. He restores vintage cars and motorcycles.

"I think people for the most part want to be left alone," he said. "That's one of the goals."

Kirkus said the acquisition of the armored vehicle, called MRAP for mine resistant ambush protected, is not by itself an issue.

"There's all kinds of equipment they get from the DoD (Department of Defense), trucks, rifles, pistols. All this is under the radar," Kirkus said.

Sheriff Paul Bailey has said the vehicle, which has no weapons or military electronic gear, would be used to protect the Tactical Response Team in the event of a terrorist attack on either of the area's two nuclear power plants or other places.

Kirkus contends that use is hypothetical and the sheriff's department already has a Bearcat, an armored vehicle designed for civilian police departments.

"Part of living in a free society is to move around and do what you have to do," he said. "This militarism is everywhere."

Kirkus sees as other important issues the need to improve the indigent defense system. And county commissioners, he said, need to be better informed about the business before they before they vote on it.

The county spends too little, about $70 per case, on

See RACE, page B2

Lutheran High to remember Korean War

Public discussion Wednesday, author featured Nov. 11

By DEBRA HAIGHT
HP Correspondent

ST. JOSEPH — Michigan Lutheran High School will start a week of activities Wednesday honoring veterans and remembering the Korean War this Wednesday.

"The Forgotten War" will be discussed at a program Wednesday evening as well as the following Tuesday.

Michigan Lutheran teacher William Kruck will lead a discussion 6-9 p.m. Wednesday from at the Titan Center next to the school off East Marquette Woods Road in Royalton Township. The subject is how the Korean War affected the United States through the present day.

He said he will put the Korean War in the perspective of American history by talking about the world leaders of that time, including President Harry Truman, Dwight Eisenhower, Douglas MacArthur, Josef Stalin and Mao Tse Tung.

People will have the chance to ask questions and make comments.

Kruck said the Wednesday program is in preparation for next week's visit by Korean War veteran Robert VandeLinde of Virginia. Vandelinde will speak at the high school 6 p.m. Tuesday, Nov. 11.

VandeLinde will speak twice in Buchanan, at 7 p.m. Monday, Nov. 10, and at 11 a.m. Tuesday, Nov. 11. His visit is sponsored by the Buchanan American Legion.

VandeLinde is the author of three books about his Korean War experiences, including his latest, "Korea: Why were we there? What were we fighting for?" His other books are "Korea" and "Respect: Forgotten Heroes."

VandeLinde, a member of the 187th Airborne Infantry, earned the Silver Star while serving near Sukchon, Korea. He led an eight-man forward outpost and protected his company from a surprise attack. He did not receive his Silver Star until 2011, more than 60 years after the battle where he was wounded and saved his fellow soldiers.

EARN A BIKE

Stephen L. Brundage / H-P correpsondent

Cycle Re-Cycle shop manager Howard Carter, left, discusses mechanics with members of the Lone Wolves Bicycle Club on Saturday afternoon at the C R-C workshop in Benton Harbor. Clubmembers are taking part in C R-C's Earn a Bike program in which they help out at the non-profit business and will get bicycles in return. Community volunteer Sam Williams, who helped the kids start their bike club, said there nine members of the Lone Wolves. They have been studying bike safety and mechanics since starting five months ago. Club members hope to organize rides and perfect bike tricks by next summer.

Grateful for friends

Berrien RESA commends partners

By RALPH HEIBUTZKI
H-P Correspondent

"The services and programs that Berrien RESA provides is only as strong as the partnerships we form to deliver those opportunities

KEVIN IVERS
Superintendent, Berrien RESA

BERRIEN SPRINGS — A little help behind the scenes goes a long way in any organization – and the Berrien Regional Education Service Agency is no exception.

That's the philosophy behind the Partnership Awards Breakfast, where six local businesses and community organizations were recognized for their work with the district.

"The services and programs that Berrien RESA provides is only as strong as the partnerships we form to deliver those opportunities," Superintendent Kevin Ivers said. "Without the help of area businesses, community groups, agencies and volunteers, none of what Berrien RESA offers would be possible."

About 50 people attended last Tuesday's event at the Berrien RESA Conference Center, Ivers said. Nominations can come from any Berrien RESA employee.

This year's recipients were the Berrien County Shrine Club, Berrien County Youth Fair, Gateway, Meijer of Stevensville, St. Joseph/Benton Harbor Rotary Club and Therapeutic Equestrian Center.

The district has honored 31 people and organizations since 2010, when former superintendent Jeff Siegel organized and established the awards "to recognize those unsung efforts of our community members who have made a tremendous impact in the learning of Berrien County students," Ivers said.

Meijer of Stevensville, for example, received its award for the quality of its relationships with cognitively impaired students from the Community Based Instruction program, according to a summary released by the district.

"Meijer employees welcome us warmly, treat staff and students with great respect, are very patient and go the extra mile to ensure that our visit is a pleasant one," Blossomland Learning Center teacher Dan Betts said, in his nominating statement.

Gateway was recognized for providing additional classroom space and job training opportunities that the district's oldest autism spectrum disorder students would never experience otherwise – which also provides a transition for adult living, the district's summary stated.

The Therapeutic Education Center and its board president, Autumn Zick, were recognized for numerous hours of working with Blossomland Learning Center's students through its Saddle Stars program, according to the summary.

The Berrien County Youth Fair was honored for hosting and sponsoring Berrien RESA's Festival of Families, while the Rotary Club earned its award for joining the district to expand scholarship opportunities for local students through the Rotary Essay Contest. Winning students get $1,500 scholarships and the chance to read their speech at a club event in the spring.

Recipients will gain recognition beyond the breakfast by having their names displayed beside previous winners on the Partnership Tree sculpture in the administrative center's lobby.

The district commissioned career technical education students to design the sculpture to visually thank its partners, while reminding visitors about the event's purpose, Ivers said.

"We are always looking to work with partners who can reach across business lines into the education world and provide a benefit to school-aged children," he said.

Textbooks? What textbooks?

Online system puts LMC students, instructors on same page – so to speak

By RALPH HEIBUTZKI
H-P Correspondent

BENTON TOWNSHIP — A recently adopted learning management system is changing how students and faculty members interact with each other at Lake Michigan College.

Ease of use and adaptability are two major selling points of Canvas, as the computer system is known, according to LMC President Bob Harrison.

"We can place course content in a digital fashion for students to access whenever it's convenient for them, as well as post instructional resources for them to use," he said.

Once enrolled in a class, students can log onto the online system and track whatever material their instructor posts for them, Harrison said.

"Depending on the class, you'd find the instructor pushing out the syllabus course assignments, notes, quizzes, and the like," he said.

The college switched from Blackboard – a similar type of system – to Canvas in July.

"This is a better product, far more robust, and you can see where it's integrated with social media," Harrison said. "We're finding, as the years go by, that students are far more digitally enabled with using social media."

That social media linkage is one of Canvas's most appealing features, Teaching and Learning Center Director Mark Kelly and math instructor Peter Brown recently told LMC board members.

"Students can choose to be notified through various social media. They can get notifications of grades or assignments to their Twitter or Facebook (accounts)," Kelly said.

Brown has established his own informal way of tracking the digital era's growth.

"Every semester, for the last five years, I've been asking (students): 'Raise your hand if you have Internet access at home.' Five years ago, half would have raised their hands. Now it's almost everybody," he said.

Students can get email and text notifications or a daily or weekly basis, or opt out of receiving them at all, Brown said.

Notifications arrive as private messages, which users can access only after logging onto the system.

Canvas integrates with more than 150 different media systems, such as iTunes University – so teachers have plenty of content options, Kelly said.

"There are lots of choices, lots of inter-operability," he said.

The system gives LMC a chance to make course material more consistent, as it has already done for math and biology, Kelly said.

"One of the challenges is to standardize the experience for students, so they move right into a course, and see something that's familiar to them," he said.

Seeing what's happening in a class benefits students who often have to juggle competing academic, personal and work priorities, Brown said.

"When they miss class, they can go somewhere, and at least find out the essentials of what's going on," he said.

The system has also eased communication between students and adjunct instructors, Brown said.

"Five years ago, just to contact an adjunct could take weeks," he said.

Secretary Mary Jo Tomasini questioned whether instructors must notify students within a set time period.

"Even in business there's people that check their email 20 times a day, and people that check their email once a month," she said.

LMC's co-vice president of instruction, Leslie Kellogg, replied that the college's general expectation is to respond within 48 hours.

Canvas's multi-media applications are another big part of its appeal, as Kelly and Brown said.

For example, instructors can upload and record videos that are stored separately from course material on their own streaming server, Kelly said.

The server, in turn, can adjust to computers running on slower speeds.

"Very large files take up a lot of room on the server ... so if someone is accessing on a very slow connection, it (Canvas) 'dumbs down' the video to an appropriate size for that user," Kelly said.

Before Canvas went online, LMC's information technology staff spent a lot of time dealing with Youtube.com videos that the uploading site blocked for copyright reasons, Kelly said.

"Instructors asked why they were blocked, and then we had to unblock them from the teaching stations," he said.

In keeping with Canvas's multi-media slant, the college continues to expand e-book offerings, and post more course materials online – such as workbooks, Brown said.

Asked if LMC could eliminate textbooks, Kelly responded that day is getting closer all the time.

However, the college must balance those desires with meeting the needs of students without easy access to technology, he said.

"A lot of students come in with laptops that are so infected with malware, they're totally useless. It's an expensive proposition to get a badly infected machine back to useability, and that's a problem," he said.

Home on market comes with pipe organ

GRAND RAPIDS (AP) — The massive pipe organ is for sale to a good home. Preferably, the Grand Rapids home it's already in.

The 3,200-pipe organ is the distinguishing, dominating feature of the bungalow on the city's west side. And the house – instrument included – is listed for $129,900, according to a story published Friday in The Grand Rapids Press.

The 85-year-old organ was bought in 2002 from a Muskegon church by Bill Tufts, who died this year at 72. He bequeathed the home to Guy Vander Wagen and partner Don Haan, owner of Haan Pipe Organ.

Haan and Vander Wagen installed the organ in the small home, which was expanded to accommodate the pipes that reach to the top of the cathedral ceiling.

Because of the Kimball organ, the house has one upstairs bedroom and 1½ baths. But the garage where Tufts worked as a handyman is heated and air-conditioned.

Haan said re-installation would cost about $100,000, and he estimated that duplicating the entire "irreplaceable treasure" would likely cost close to $1 million.

Real estate agent Mark Douglas, who is listing the unusual house, said he's received calls from across the country. Some potential buyers want to salvage the organ and re-sell the home.

Haan, who spent about 2½ years installing the organ with Vander Wagen, said they hope to find a buyer who possesses the same passion and dedication to the merger of the home and instrument as his late friend. And an organist isn't required – Tufts never learned to play but invited musicians who did to his home.

"We really would like somebody to buy it who likes the organ and appreciates it for what it is," he said.

RACE

From page B1

lawyers for indigent people charged with crimes.

"This isn't the way the system is supposed to work," he said.

Vavra said county commissioners must be able to work with all layers of government on projects and funding.

He said the sheriff and his staff felt that it was important to obtain an MRAP, and that getting an armored vehicle isn't anything new.

"We've had military vehicles in that department since the Vietnam area," Vavra said, and they have not been misused.

"It's important to know there are no weapons or electronics on that vehicle. It's for transport only. The primary purpose I voted for it was the safety of the Tactical Response Unit."

The MRAP acquisition, he said, "is of little sigifacance compared to what else is going on. If it is ever used inappropriately, I would be the first one to say something."

Important issues for commissioners in the time ahead include getting the new Animal Control facility built on county-owned property in Benton Township, and the large-scale renovation of the jail reception area.

Site work has been completed for the Animal Control center, and the project has moved into the design and engineering phase. The estimated cost is $2.1 million, not including grading and other site preparation work.

The jail project is expected to move forward in the next year or two. It will involve extensive renovation of the outmoded section where inmates are received.

Vavra said a years-old issue was resolved in early 2013 when the county board approved an agreement with the state and Galien Township over soil and groundwater pollution.

The county paid $63,000 to the township to assist in demolishing a building at 108 George St., which housed the fire department. The building once housed a sheriff's department substation.

The Michigan Department of Environmental Quality agreed not to seek any further cost recovery from Berrien County for the release of gasoline from an underground storage tank. County officials contended that the pollution was caused by a leak in a tank on neighboring property, not from the county's tank.

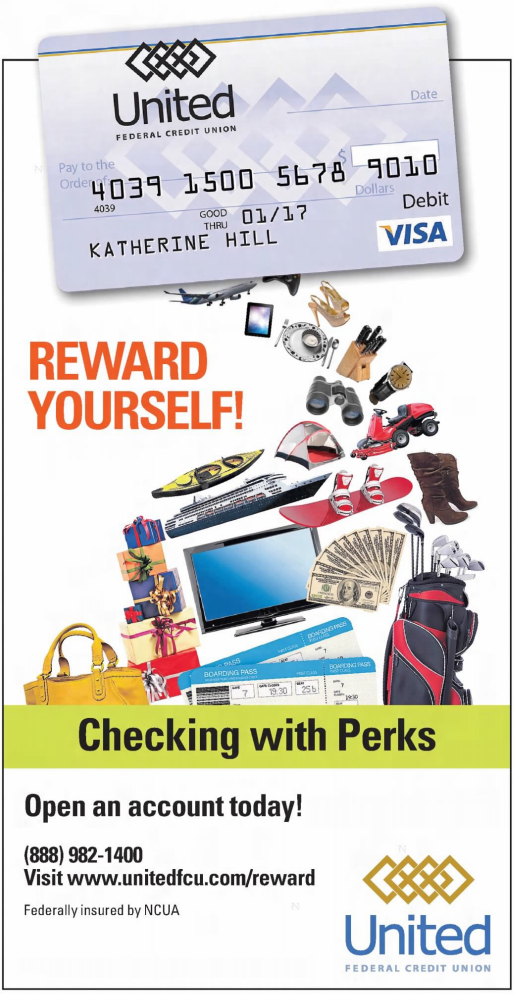
The DEQ provided money for a cleanup after the building was torn down. The fire department moved into a building in the Galien industrial park.

Also, Phase I of the Galien River County Park was completed and the facility opened to the public in the spring.

"It's there for people to enjoy," Vavra said.

As a county commissioner, Vavra is chairman of the Personnel and Human Resources Committee. He is liaison to the Berrien County Land Bank Authority, the Riverwood Mental Health Authority Board, county and regional solid waste committees and the Local Emergency Planning Committee.

Contact: saiken@TheHP.com, 932-0358, Twitter: @HPAiken



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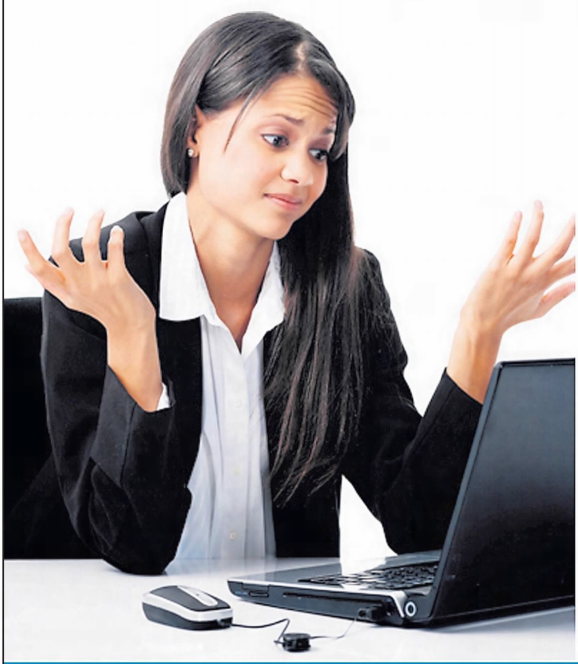

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Obituaries

Jean Vincent Bestar Hackley

Mrs. Jean Vincent Bestar Hackley died peacefully Oct. 4, 2014, in Victorville, Calif., surrounded by her loving family.

HACKLEY

Jean was born Nov. 1, 1924, in St. Joseph to Marie Vincent Bestar and William S. Bestar, and was the granddaughter of Elmira and Alonzo Vincent. Jean's parents built the Vincent Hotel in Benton Harbor. She lived and went to school in St. Joseph until she was 18. She then took a train to California, where she was employed by television station KRON in San Francisco as a film editor. She went on to work in Hollywood at RKO Pictures as a negative cutter. After taking time off to get married and raise her children, she became surgical secretary at Valley Presbyterian Hospital in Van Nuys, Calif., until her retirement.

Jean was a devoted and loving mother to her three daughters: Linda DeCamp of Victorville, Calif.; Janet Smalarz of Oak Park, Calif.; and Gail Myers of Dana Point, Calif. She is also survived by seven grandchildren and three great-grandchildren. Jean was preceded in death by her granddaughter, Megan Myers.

Although Jean lived most of her years in California, her heart always belonged to St. Joseph.

Her cheerfulness, kindness and caring will be missed by everyone who knew and loved her.

Lois Basse Gibbs

Lois Basse Gibbs, 94, Scout, seamstress, St. Joseph Samaritan, passed away Friday, Oct. 31, 2014, at Caretel Inns of Lakeland, St. Joseph.

GIBBS

Celebration of Life services will be announced at a later date for spring 2015. Private burial has taken place at Riverview Cemetery, St. Joseph. Memorial donations may be made to First Congregational United Church of Christ, St. Joseph, or Girl Scouts of Northern Indiana/Michiana. Those wishing to sign Lois' Memory Book online may do so at www.starksmenchinger.com.

Lois was born March 24, 1920, in Detroit to William H. and Hulda (Pudewa) Basse. She graduated from Highland Park High School and studied ballet with the Detroit Metropolitan Ballet Troupe before enrolling at the University of Michigan, where she earned a bachelor of arts degree in history. On Nov. 21, 1942, she married Raymond J. Gibbs who was a commander in the United States Naval Reserves. In 1938 Lois was Michigan's delegate at the All-America Girl Scout Camp in Salt Lake City, and her devotion to scouting continued through many years as a leader and trainer. She was a member of First Congregational UCC where she was active in the UNITA Club, the American Association of University Women, University of Michigan Alumni Association, Kappa Alpha Theta Sorority, Grand Mere Association, and the Shoreham Garden Club. In her free time Lois enjoyed sewing, knitting, bridge and bowling.

She was preceded in death by her husband Raymond in 1969; two daughters: Charlene Champley in 1999, Patricia Deckard in 2004; brother, William Basse; and niece, Frances "Boo" Basse Crofton.

Lois is survived by her daughter, Jennifer Gibbs Rose of Hoffman Estates, Ill.,; eight grandchildren: Jimmy Deckard, Amanda Deckard, Sara Champley Dyson, Dana Champley Durocher, Lorna Rose Hahn, Louis Rose, Stuart Rose and Spence Rose; seven great-grandchildren: MacKenzie, Natalie, Emily, Kylie, Ashley, Presley and Sawyer; and three Basse nephews: William, Roger, and Richard; as well as extended Gibbs family.

Marian Louise Garlets

Marian Louise Garlets, 83, formerly of Benton Harbor, passed away peacefully at her home in Holiday, Fla., on Oct. 15, 2014. A celebration of life service will be at 3 p.m. Monday, Dec. 22, 2014, at Dobies Funeral Home in Holiday.

GARLETS

Marian was born to Nicholas and Harriet (Remington) Peet on Dec. 22, 1931, in Benton Harbor. She was a graduate of Kalamazoo College and moved to Pasco County, Fla., in 1973. She was athletic as a younger woman and was recruited to be a pitcher for the South Bend Blue Socks in the women's professional baseball league during World War II. She was also an accomplished golfer, who once upset a WPGA player in a local pro/amateur fundraising event by winning their division.

While living in Florida, she developed an enthusiasm for paleontology, collecting both human and animal artifacts. One of her greatest prides was sharing and inspiring children with her meticulously catalogued collection of bones and stones that she would then give away to area schools. She loved being outdoors in nature and was an avid fisherman.

Marian attended First Baptist Church of Elfers, Fla., for many years, and was a member of the Anclote Earth Science Club, the Florida Anthropological Society, the Tampa Bay Fossil Club, the Florida Paleontological Society and the Committee for The War Memorial of Tarpon Springs.

She was the beloved wife of the late James Garlets. Survivors include her brother, Nicholas Peet; a niece, Vickie (Donald) Frazier; a nephew, Eric (Connie) Peet; a great-nephew, Jeffrey Frazier; a great-niece, Jennifer (Jeremy) Tevis; and several great-great- nieces and nephews. She was a gentle, and compassionate person who loved her family. She will be dearly missed.

In lieu of flowers, the family suggests that any donations be made in Marian's memory to First Baptist Church of Elfers or a favorite charity.

Betty Rose (Martin) Smits

Betty Rose (Martin) Smits, 95, died Tuesday, Oct. 28, 2014, at Woodland Terrace in Bridgman.

SMITS

Friends may visit from 1-2 p.m. Saturday, Nov. 8, at Starks & Menchinger Chapel and Cremation Services, 2650 Niles Road, St. Joseph. A celebration of life service will follow at 2 p.m. at Starks and Menchinger Chapel with the Rev. Dr. Robert Braman officiating. In lieu of flowers, memorial contributions may be made to St. Joseph Lighthouse Forever Fund (Berrien Community Foundation or directly to the city of St. Joseph at Berrien Community Foundation 2900 S. State St., Suite 2E, St. Joseph, MI 49085, 983-3304; City of St. Joseph at 700 Broad St., 983-5541) or Hospice at Home (1234 Napier Ave., St. Joseph, MI 49085). Those wishing to sign Betty's guest book may do so online at www.starksmenchinger.com.

Betty was born in Indianapolis on Aug. 9, 1919, daughter of Ralph and Clayla Martin. After graduating from Butler University in 1941, she married William E. Smits on March 8, 1942.

Throughout Betty's life she was a strong, determined woman. She especially enjoyed talking to her own family and her many friends; no topic was too small or too large. She always had valuable comments and insights to share. She instilled her strong convictions and personal life philosophies into her three children and grandchildren. Betty never hesitated to offer her guidance, advice and love. Through her life, she was an avid reader, staying current and interested in the arts, sports and politics. She even kept up with computer technology; she especially enjoyed sending her family emails to let them know what she was doing. Betty's beach was a favorite spot for her family and all "the girls." Later in her life, she earned the family nickname "Bad Betty" for her quick, cutting wit and great sense of humor.

She is survived by two sons, William (Marcia) Smits of Charleston, S.C., and Thomas (Jackie Donoho) Smits of Stevensville; her daughter, Martha (Rocque) Emlong of St. Joseph; two granddaughters, Alexis (Josh) Butzbaugh of Richland, Wash., and Molly Emlong of St. Joseph; and a nephew, Dr. Richard (Cathy) Hansell of Indianapolis. The family would also like to thank her loving caregivers, Anita and Debbie, the hospice nurses, and the wonderful staff at Woodland Terrace.

Betty was preceded in death by her husband of 53 years, William E. Smits, in 1995; and her sister, Jewell Hansell of Indianapolis.

Betty's family has so many wonderful memories of her, but a most vivid one was her favorite saying, "Make good choices." "Bad's" family knows that her spirit will live on with them. She left her long, fulfilled life knowing she had done her very best to make her own "good choices."

Andrew Judson Baldwin III

Andrew Judson Baldwin III, 71, of Benton Harbor passed away after a three-year battle with pulmonary disease Thursday, Oct. 30, 2014, at Lakeland Regional Medical Center in St. Joseph.

BALDWIN

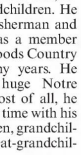
A celebration of life service will be at 11 a.m. Monday, Nov. 3, 2014, at Zion Evangelical United Church of Christ, 3001 Veronica Drive, St. Joseph, with the Rev. Eric Thorsen officiating. Burial will follow in Riverview Cemetery in St. Joseph at a later date. Friends may visit with the family from 3-5 p.m. Sunday, Nov. 2, at Starks & Menchinger Chapel and Cremation Services, 2650 Niles Road, St. Joseph. Memorials may be made to Zion Evangelical UCC. Those wishing to share a memory of Andrew online may do so at www.starksmenchinger.com.

Andrew was born Dec. 2, 1942, in Easton, Pa., to Andrew Judson Jr. and Hazel B. (Davies) Baldwin. He later married Brenda Sue Whitt. Andrew was the former owner and operator of Spartan Wood Products in Coloma. He was a very social person and spent many mornings enjoying coffee with his friends. He had a sarcastic sense of humor and loved to tell jokes. He also had a wonderful sense of adventure and traveled extensively with his wife, father and grandchildren. He was an avid fisherman and golfer, and was a member of Point O' Woods Country Club for many years. He was also a huge Notre Dame fan. Most of all, he loved to spend time with his beloved children, grandchildren and great-grandchildren.

Andrew is survived by his wife of 42 years, Brenda Sue Baldwin; son, Jeffrey (Trisha) Baldwin of Tomball, Texas; daughters: Kelleye (Michael) Dimmick of Huntsville, Texas; Kimberly Baldwin of Houston, Texas; and Lorie (James) Reits of St. Joseph; eight grandchildren: Justin, Andrew, Ashleye, Sarah, Rebecca, Tanner, Kaylee and Abigail; three great-grandchildren; brothers, Tim (Jean) Baldwin of Dillsburg, Pa., and Chris Baldwin of Coloma; and sister, Susanne (Mark) Tucker of Green Lane, Pa. Andrew was preceded in death by his parents.

Barbara Jane Watkins Brown

Barbara Jane Watkins Brown passed away peacefully at Life Care Center of Plainwell on Sunday, Oct. 26, 2014. Born in Elmira, N.Y., May 17, 1925, and a graduate of Elmira College, Barbara Brown lived with her husband of 54 years, Clarence ("Chick") Brown, in the St. Joseph area from 1949 to 1970. They later moved to the greater Chicago area before settling in Mattoon, Ill., for 30 years. In 2003, she moved to Kalamazoo, where she lived until she moved to the Life Care Center. She was dearly beloved and will be greatly missed by her family and friends.


WATKINS

Barbara is preceded by her husband, and leaves behind her sister, Marilyn Davis; two children: Sandy Freeland and Bob Brown; five grandchildren and eight great-grandchildren.

Barbara donated her remains to the University of Michigan Medical School. No service is planned for the immediate future. The family will have a private committal service when her ashes are returned.

In lieu of a service you are invited to read and share memories, thoughts and pictures at https://m.facebook.com/profile.php?id=148522626173965. Thank you Lucy and Pearl.

For memorials you are invited to contribute to the Coles County CASA program which she helped found: http://colescountycasa.org/ or the childrens' charity of your choice. You may leave a message of comfort online and view the full obituary online at: www.harperfuneral.com. Honor her in your heart and go in peace.

Leta May Anstiss

Leta May Anstiss, 92, of Berrien Center died in the love and grace of Jesus Christ at 11:50 a.m. on Friday, Oct. 31, 2014, at Lakeland Regional Medical Center in St. Joseph, following a brief illness.

ANSTISS

She was born on Dec. 27, 1921, in Berrien Springs to Cliff Henry and Lettie (Casselman) Nelson. She was graduated from Berrien Springs High School, and has lived in this area all of her life. She was first employed at the former V-M Corp., "The Voice of Music," in Benton Harbor, and for many years at the Gast Manufacturing Co.

Leta enjoyed the Anstiss Nature Park, both visiting and volunteering there. Her greatest interest was caring for her family.

On Oct. 20, 1940, in Sullivan, Ind., she married Murray E. Anstiss with whom she celebrated the remarkable 67th anniversary of their wedding prior to his death on March 30, 2008. They were also preceded in death by two daughters: Karen Anstiss Stowe in 1990 and Patricia Anstiss Stephens in 2003; by a grandson and two great-grandchildren; and by two brothers of Leta: Kenneth Lyle Nelson and Lee Nelson.

Surviving family includes three sons: Michael (Betty) Anstiss of Paragould, Ark., Ronald (Jackie) Anstiss and Richard (Pam) Anstiss, both of Berrien Center; daughter, Linda Sue Zech of Hastings; thirteen grandchildren; twenty-six great-grandchildren, and nine great-great-grandchildren; Leta's brother, Dale Nelson of Berrien Springs; many nieces and nephews and a special friend, Janet Sherburn.

Services for Leta May Anstiss will be at 11 a.m. Wednesday, Nov. 5, at the Halbritter Funeral Home in Niles with the Rev. Mark Smith of Berrien Springs officiating. The family will receive relatives and friends at the funeral home on Wednesday, beginning at 10 a.m. Contributions in memory of Leta may be made to an organization of the donor's choice. www.halbritter funerals.com.

Dr. Philip H. Peter

Dr. Philip H. Peter died quietly and peacefully at home in Bridgman on Oct. 14, 2014. His memorial service will be at 11 Monday, Nov. 10, at St. Paul Episcopal Church, 914 Lane Drive, St. Joseph, celebrating his lifelong commitment to music.

PETER

Born Robert David Hansen in Racine Wis., on March 7, 1935, to Robert David Brody and Olga Hansen, he was adopted and raised by Felix and Anna Peter as Philip Henry Peter. He taught at Lewis College in Lockport Ill., the College of St. Francis in Joliet Ill., and Northwestern University in Evanston, Ill., (PhD '72), before coming to the University of Michigan, where he taught with distinction for 19 years. Prof. Peter was responsible for the creation of the music concentration at UM-Dearborn, where he taught a wide range of innovative courses. After retirement he moved to Southwest Michigan, beginning a second career as a nationally certified counselor and organ teacher at Lake Michigan College. He was a church organist for 66 years.

Philip is survived by his wife, Marina Beggrovs Peter; brother, John Solberg; three children: Jennifer Kay Peter, Jeffrey Philip Peter, Kenneth Philip Peter D'Angelo; stepdaughter, Mia Wotton; six grandchildren; several cousins; nieces and nephews.

Death notices

Leta May Anstiss, 92, of Berrien Center died Oct. 31, 2014, at Lakeland regional Medical Center, St. Joseph. Halbritter Funeral Home, Niles, 683-3000.

Barbara Jane Watkins Brown, 89 died Oct. 26, 2014 at Life Care Center of Plainwell.

Robert Harold Nelson, 52, of Dowagiac died Oct. 31. 2014. Clark Chapel and Cremation Services, Dowagiac, 782-2135.

Dr. Philip H. Peter, 79, of Bridgman died Oct. 14, 2014.

Getting it straight

The Herald-Palladium makes every effort to ensure accuracy in its stories.

If you think there is an error, please contact the editor of the page on which it occurred. If you are unsure of whom to contact, call Assistant Local News Editor Jim Dalgleish at 429-1293.

Ex-Union Carbide chief Anderson dead at 92

MIAMI (AP) — Warren M. Anderson, who headed Union Carbide Corp. when a chemical leak killed thousands of people in Bhopal, India, in 1984, has died in Florida at 92.

Anderson's death was not announced by his family but was confirmed Friday by The Associated Press through public records. The records say Anderson died at a nursing home in Vero Beach, Florida, on Sept. 29.

Anderson ran Union Carbide when, on the morning of Dec. 3, 1984, a pesticide plant run by one of its subsidiaries leaked about 40 tons of deadly methyl isocyanate gas into the air of the Indian city of Bhopal, killing about 4,000 people. Many more died in the following months, bringing the estimated death toll to 15,000. In all, at least 500,000 people were affected, with either direct injuries or birth defects blamed on the leak, the Indian government says.

Just after the disaster, Anderson traveled to India, where he was briefly arrested. He left the country while free on bail. But the disaster, and its lingering effects, remains an open wound in India, where many consider Union Carbide's $470 million settlement with the Indian government an insult. Union Carbide is now a wholly owned subsidiary of the Dow Chemical Co.

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hp BUSINESS

New in Business

New but old eatery open in Bridgman

BRIDGMAN — Theresa Crago says business has been good since opening Rochefort's The Next Generation in June, but she faces two challenges – letting people know her restaurant is open for dinner as well as lunch, and she plans to be open year-round.

The small restaurant – about 20 seats – is at 4514 Lake St. in downtown Bridgman, across the street from Edgewater Bank. Hours are 11 a.m. to 8 p.m. Monday through Saturday.

Crago said her aunt and uncle, Dale and Barb Rochefort (pronounced rush-ford) started what was called "Rochefort's" 17 years ago in the same location. After them came three other owners, each with a different name for the restaurant.

The last was Big O's, which was only open for lunch and was closed some years during the winter months. Crago said for that reason, it's been a challenge letting people know that her restaurant is open for dinner and isn't closing this winter.

Crago, herself "the next generation," is operating Rochefort's The Next Generation with her daughter, Heather Cribley, and help from her uncle, Dale.

Crago said she worked at the original Rochefort's and worked for the three owners that followed, and worked at other restaurants and in retailing before buying the business from the Big O's owners.

The menu includes burgers – including the 1-pound Mad Max and turkey and veggie burgers – hot dogs, various sandwiches including fish and grilled chicken, homemade soup, salads, frozen yogurt and ice cream.

In addition to dining in, delivery and take-out are available. Call 465-5626.

Sandpiper Shop changes focus

BRIDGMAN — The Sandpiper Shop in Bridgman is changing direction to focus on local and regional artisans.

Owner Suzy Barnes said the shop is no longer providing floral services. The Sandpiper has served the community for more than 45 years as a florist and gift shop.

"We are excited to announce that our change in focus toward local and regional artisans, both in gifts and garments, has been a fun and exciting success over the past six years," Barnes said in a news release. "We now feature more than 50 local providers and are continuing to expand "Hoof 2 Hanger" knitwear and locally spun and processed fiber for spinning and knitting."

She said the change in focus will allow the shop to continue to grow its base of knitters and provide time for local wool and alpaca fiber handprocessing.

"It is our hope that this business track will continue to enhance the local economy by directing financial resources back to our agricultural, farming and artisan community," Barnes said.

Items for New in Business should be emailed to business@TheHP.com, faxed to 429-4398 or mailed to New in Business, The Herald-Palladium, P.O. Box 128, St. Joseph MI 49085.

David Goldman / AP

Motorist Jerry Reed fills up his tank at a gas station Thursday in Atlanta. The national average price of a gallon of gasoline is back under $3 for the first time since December 2010.

Fill 'er up: Gas under $3 for first time in 4 years

By JONATHAN FAHEY
AP Energy Writer

NEW YORK — The sight is so surprising that Americans are sharing photos of it, along with all those cute Halloween costumes, sweeping vistas and special meals: The gas station sign, with a price of $2-something a gallon.

"It's stunning what's happening here," says Tom Kloza, chief oil analyst at the Oil Price Information Service. "I'm a little bit shocked."

The national average price of gasoline fell 33 cents to end October at $3 a gallon and dipped Saturday to $2.995, according to AAA. That marks the first time in four years that gas has been cheaper than $3 a gallon.

When the national average crossed above $3 a gallon in December of 2010, drivers weren't sure they'd ever see $2.99 again. Global demand for oil and gasoline was rising as people in developing countries bought cars by the tens of millions and turmoil was brewing in the oil-rich Middle East.

Now demand isn't rising as fast as expected, drillers have learned to tap vast new sources of oil, particularly in the U.S., and crude continues to flow out of the Middle East.

Seasonal swings and other factors will likely send gas back over $3 sooner than drivers would like, but the U.S. is on track for the lowest annual average since 2010 – and the 2015 average is expected to be lower even still.

Trisha Pena of Hermitage, Tenn., recently paid $2.57 a gallon to fill up her Honda CRV. Like many around the country these days, she was so surprised and delighted by the price she took a photo and posted it on social media for her friends to see. "I can't remember the last time it cost under $30 to put 10 or 11 gallons in my tank," she said in an interview. "A month ago it was in the $3.50 range, and that's where it had been for a very long time."

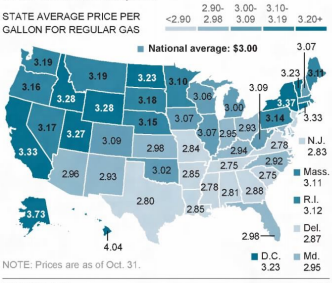
Here are a few things to know about cheap gas:

■ Crude prices came off the boil. Oil fell from $107 a barrel in June to near $81 because there's a lot of supply and weak demand. U.S. output has increased 70 percent since 2008, and supplies from Iraq and Canada have also increased. At the same time, demand is weaker than expected because of a sluggish global economy.

■ In the past, a stronger economy in the U.S., the world's biggest consumer of oil and gasoline, typically meant rising fuel demand. No longer. Americans are driving more efficient vehicles and our driving habits are changing. Michael Sivak of the University of Michigan Transportation Research Institute calculates that the number of miles travelled per household and gallons of fuel consumed per household peaked in 2004.

Gas prices at lowest level in four years

The price for regular gasoline is nearly under $3 per gallon for the first time in four years.



■ The drop from last year's average of $3.51 per gallon will save the typical U.S. household about $50 a month.

■ The drop will save the U.S. economy $187 million a day, and also boost the profits of shippers, airlines, and any company that sends employees out on sales calls or for deliveries.

■ It will take an extra 1.5 years to make purchasing a higher-priced, better-mileage Toyota Prius instead of a Toyota Corolla pay off.

■ New York's average of $3.37 is the highest in the continental U.S. South Carolina and Tennessee are the lowest, with an average of $2.75.

■ Politicians are either going to take the credit for lower gasoline prices or blame the other party for not helping them fall further. Don't listen. There are small things politicians can do over long time horizons, like implement fuel economy standards or ease drilling regulations, but the decline in prices is mainly due to market forces.

■ Gasoline is cheaper than milk again. In September the national average price of milk was $3.73 per gallon. The annual average for milk is on track to be more expensive than the annual average for gasoline for the first time since 2011. The gap is even bigger for some bottled water lovers. A case of a dozen 1.5 liter bottles of Evian on Amazon.com costs $38.99, which makes for a price per gallon of $8.20.

Business meetings & classes

■ STEVENSVILLE – The ASQ St. Joseph/Benton Harbor Section will meet Thursday, Nov. 6, at the Five O'Clock Sports Bar and Restaurant, 5000 Red Arrow Highway.

There will be a get-acquainted time at 6 p.m., followed by dinner at 6:45 and the presentation at 7:30.

Guest speaker will be John DiMaria. He is a management system professional, Six Sigma Black Belt, certified Holistic Information Security Practitioner (HISP), Master HISP and AMBCI with 30 years of successful experience in management system development, including information systems, quality assurance, international standards and statistical process control, in a highly competitive National and international environment. He is currently ISO product manager for British Standards Institute. He will discuss "Upcoming Revisions to ISO9001 in 2015."

Cost is $18, payable at the door by cash or check. Reservations should be made by noon Wednesday, Nov. 5, by emailing willr@accu-die.com or calling 757-1417.

■ SOUTH BEND — APICS Michiana, the Association for Operations Management, will have a Professional Development Meeting on Nov. 11 at Hilton Garden Inn, 53995 Indiana State Road 933, South Bend.

Anthony Nikolai, a senior manager with Whirlpool Corp., will present "Integrated Business Planning, Risk Management and Politics."

Check-in starts at 5:30 p.m., with dinner at 6:15 p.m. and the speaker at 7 p.m.

Cost is $25 for members, $35 for nonmembers and $10 for students.

Sign up by visiting www.apics-michiana.org. This event is worth 1 Certification Maintenance point for those APICS Certified CPIM/CFPIM or CSCP.

■ BENTON HARBOR — Sean Read of the Clean Energy Coalition will talk about resiliency at a Michigan's Great Southwest Michigan Sustainable Business Forum luncheon from noon-1 p.m. Wednesday, Nov. 5, in the Bronco Room at the WMU Southwest campus, 2755 E. Napier Ave.

Clean Energy Coalition is a nonprofit, nonpartisan organization dedicated to promoting clean energy technologies as a way to create healthier, energy independent communities.

Cost of the luncheon is $10 for members and $15 for nonmembers. Advance registration is requested and can be made by visiting www.mgssbf.org, emailing info@mgssbf.org or calling 588-0222

Notices of business and farm meetings and classes should be emailed to business@TheHP.com, faxed to 429-4398 or mailed to The Herald-Palladium, P.O. Box 128, St. Joseph MI 49085.

Consumers not letting Ebola or other fears hurt outlook

By SUSAN TOMPOR
Detroit Free Press

The scary stuff is out there – shaky days a few weeks ago on Wall Street, Ebola, sticker shock in the dairy aisle, you name it. But consumers posted their most optimistic outlook since before the start of the Great Recession.

Consumer confidence rose in October for the third consecutive month, hitting its highest level since July 2007, according to the Thomson Reuters/University of Michigan Survey of Consumers.

Wall Street got back on track as well. On Friday, the Dow Jones industrial average traded at 17,370 points during the day, up 175 points.

Mark Zandi, chief economist with Moody's Analytics, said consumers are "slowly getting their mojo back."

Zandi noted that more jobs, lower unemployment, plunging gasoline prices and record high stock prices are lifting spirits.

The index of consumer sentiment rose to 86.9 in October from 84.6 in September. To be sure, some note the index regularly topped 90 before the last economic downturn.

The survey has been conducted by the University of Michigan Institute for Social Research in Ann Arbor since 1946. The survey monitors consumer attitudes and expectations.

Richard Curtin, director of the surveys, said in a statement that consumers are not overreacting to such negative news, as a global economic slowdown or Ebola.

Consumers felt more weight in their wallets, too. The survey noted that consumers reported the most favorable personal financial expectations, as well as the most positive year-ahead outlook for the national economy, in the past seven years.

"Consumers have kept their focus on improved job and wage prospects," Curtin said. "Finally, five years after the start of the recovery, consumers have begun to adopt the expectations and behaviors that have driven past expansions."

Another good sign: Nearly six in 10 consumers reported that the economy had recently improved, the most positive rating in more than 10 years.

When asked about the economic outlook for the year ahead, 45 percent of those surveyed expected good times financially in the future. That's up significantly from just 28 percent a year earlier.

Robert Dye, chief economist for Comerica Bank, said job growth has been a fundamental driver for boosting consumer confidence.

Finding gas prices at the pump to be around $3 or less a gallon also gives consumers more money to spend on something other than filling the gas tank each week.

"A recovery in U.S. stock prices, after the slide into mid-October, will help going forward," Dye said.

To be sure, consumer sentiment can be fickle. But Zandi says that barring an unforeseen event, consumers could feel even better in 2015 and perhaps spend with even more gusto a year from now.

Picturing our financial behaviors

It took a few years of running a financial ministry at my church before I realized the program needed to be revamped.

Initially, I would have participants start with creating a budget. But by the time we got midway through the 10-month schedule, far too many people hadn't done theirs.

So I spent one session probing why folks couldn't finish, or even start, their budgets. For the most part, it all came down to fear. One 50-year-old woman clarified it for me.

"I'm ashamed," she said, shaking and choking back tears. "And I'm afraid to see what my budget says."

I learned that if I didn't address the fear and behaviors behind people's financial decisions, I couldn't get them to make lifelong changes to become better stewards of their money.

I tell you all this as an introduction to this month's Color of Money Book Club selection. It's an out-of-the-box choice. In fact, I'm not choosing a book this time. Instead, I want you to watch a documentary that provides some of the "why" behind your financial choices.

Michelle Singletary

The documentary is "Thinking Money: The Psychology Behind Our Best and Worst Financial Decisions," hosted by actor Dave Coyne. Make it a family affair. You can stream the film by going to http://video.mpt.tv/video/2365353075/. Or order a free DVD by going to saveandinvest.org. There's a link on the home page for the documentary. Or search local public television stations to see when the program is airing.

"Classical economics assumes we're all rational consumers making logical choices based on the best financial information," Coyne says at the beginning of the film. "But behavioral economics adds psychology and an understanding of human nature to the mix, recognizing us as emotional, even irrational human beings."

The documentary, which was produced by Rocket Media Group in association with the FINRA (Financial Industry Regulatory Authority) Investor Education Foundation and Maryland Public Television, covers quite a bit of research that delves into people's financial behaviors.

In one experiment, price made a big impression on people's brains. Volunteers were served wine through a tube, while lying inside a magnetic resonance imaging machine, or MRI. As they were served, they were told the price point of each wine, while the MRI measured real-time changes to blood flow in their brains. They were told one serving of wine cost $90 and the other $10. Brain scans found people enjoyed the expensive wine more.

What the volunteers didn't know was both samples were the same $10 wine.

So what does wine tasting have to do with saving?

"The other way to think about it is that if you spend, you get more pleasure than if you save because if you think about it in the overall scheme of things, saving for most people is boring," says Baba Shiv, who helped conduct the wine experiment and who is a neuroeconomist and professor of marketing at Stanford University's Graduate School of Business.

And how can we trick people's brains to feel happy about saving?

"The only long-term solution ... is to make saving more sexy for the brain," Shiv says.

The documentary also explores why too many choices can paralyze consumers. There's a great segment with an expert in consumer and investment fraud who talks about the tactics con artists use and the psychology of fraud victims.

I most loved the segment in which Coyne puts on goggles and sees an age-progressed image of himself. In one study, volunteers did the same thing. They were then quizzed about how they would like to spend or save their money, including putting funds into a retirement plan. Researchers found that people who saw images of their future selves put about twice as much money into the retirement fund.

"The more connected people felt to their future selves on a natural level, the better they were at saving," Hal Hershfield, an assistant professor of marketing at UCLA's School of Management, says in the film.

Do your future self a favor and watch this documentary. And then work on getting rid of your financial fears and tricking your brain into saving more and spending less.

I'll be hosting a live online discussion about "Thinking Money" at noon Eastern on Nov. 20 at washingtonpost.com/discussions. My guest will be Gerri Walsh, president of the FINRA Investor Education Foundation, which funded the film.

Readers can write to Michelle Singletary c/o The Washington Post, 1150 15th St., N.W., Washington, D.C. 20071. Her email address is michelle.singletary@washpost.com. Follow her on Twitter (@SingletaryM) or Facebook (www.facebook.com/MichelleSingletary).

Ask the Fool

Activist Investors

Q What are activist investors? — *P.T., St. Joseph, Michigan*

A Frequently tied to hedge funds or private-equity companies, they buy many shares of a company's stock and aim to influence it. They'll often secure seats on the company's board of directors, too. Common goals for activist investors are making changes in top management, taking the company private, engaging in significant cost-cutting, splitting up the company, and spending heavily on dividends or share buybacks.

When an investor buys 5 percent or more of a company, he must file a 13D form with the SEC. That public filing can tip off observers to possible activist investor interest. Carl Icahn is one famous activist investor, who has pursued changes at companies such as Yahoo! and Time Warner. Recently, he's been encouraging Family Dollar to merge with a fellow discounter.

Darden Restaurants, which operates the LongHorn Steakhouse and Olive Garden chains (among others), recently lost a battle with activist investors and had its entire board of directors replaced. Hertz, too, has given in to pressure, and is spinning off its equipment rental business. Meanwhile, PepsiCo has been pressured by Nelson Peltz to split up, in order to separate its beverage and salty snack businesses.

***

Q I've heard about biotechnology companies developing "orphan drugs." What are they? — *N.R., Hanahan, South Carolina*

A An orphan drug treats a rare medical condition that fewer than 200,000 people in the U.S. have (or one that affects more people, but seems as though it would cost more money to develop than it would bring in). The Food and Drug Administration offers incentives for companies to develop orphan drugs, and with their prices typically very high, they have become money-makers for many companies.

Got a question for the Fool? Send it in — see Write to Us

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To Educate, Amuse & Enrich

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Fool's School

Corrections Are Common

In October, the stock market as measured by the S&P 500 dropped more than nine percentage points from its high in early September. That has had many investors panicking and selling — essentially doing the opposite of Warren Buffett's advice to be greedy when others are fearful and fearful when others are greedy.

Being calm — not to mention being greedy and snapping up bargains as prices fall — is easier said than done, though. Too often, past market crashes are viewed as an opportunity, but all current and future crashes are viewed as a risk.

You can adjust your thinking and tone down your emotions by reviewing some market history. Here are some facts dug up by analysts at Fool Intergalactic Headquarters:

• There have been about 90 10-percent corrections in the stock market since 1928. That's about once every 11 months, on average.

• There have been 13 corrections of 10 percent or more since World War II that were not followed by a recession. Stocks fell 35 percent in 1987 with no subsequent recession.

• Since the market bottomed out in 2009, we've had three 10-percent corrections, with one in 2010, one in 2011 and one in 2012. Despite these drops, the Dow is still up 145 percent, and the S&P 500 is up 174 percent, since the bear market ended in 2009. The Nasdaq and the Russell 2000 have each more than tripled since the 2009 market bottom, even after pricing in the "crash" of the past two months.

Indeed, even the big scare that October delivered in its first half got largely wiped out by a recovery in the second half. Corrections are common, and so are recoveries, though they don't always happen quickly.

The best response to market crashes has usually been to do nothing — or to grab shares of some beaten-down stocks that are now in bargain territory. If we still have many years of investing ahead of us, we should welcome market plunges because we can buy into good companies at lower prices.

My Dumbest Investment

Sold Apple Too Soon

My dumbest investment? I sold 300 shares of Apple at $36 per share after a quick 20 percent increase! — *G.C., San Diego*

The Fool Responds: Judging from the "Dumbest Investment" stories people send in to us, that's a rather common blunder. Indeed, with shares of Apple recently trading near $96 per share, you lost out on a gain of more than 150 percent. Even worse, if your $36 sale price was before the company's 7-for-1 stock split, then your split-adjusted sale price would be close to $5 per share, reflecting a gain of roughly 1,800 percent left on the table. Ouch.

Still, remember that hindsight is 20/20, and if at the time you no longer had much confidence in Apple's future performance, or you thought its stock was more than fairly valued, then selling was the right thing to do. Investors need to make the most rational decisions they can, based on what they know and believe. And even if they do so, they're likely to get some calls wrong now and then. Even Warren Buffett has made some mistakes.

Do you have an embarrassing lesson learned the hard way? Boil it down to 100 words (or less) and send it to The Motley Fool c/o My Dumbest Investment. Got one that worked? Submit to My Smartest Investment. If we print yours, you'll win a Fool's cap!

The Motley Fool Take

A Top-Notch Retailer

Costco (Nasdaq: COST) serves all its constituents well. It has delivered to shareholders gains averaging 15.7 percent annually over the past 20 years. It offers low prices to customers, marking up most products by no more than 14 percent over cost. (In 2013, its average markup was close to 11 percent.)

It treats its employees well, too, offering above-average wages and benefits, and in return enjoying a turnover rate of only 5 percent among those who have worked at the company for at least a year. (Customer turnover is low, too, with roughly 90 percent renewing memberships each year.)

The company also strives to do right by the rest of the world through its business practices. As of 2013, it had the second-largest solar power generation capacity among U.S. companies, and it has stopped selling some "at-risk" fish species.

Costco's efficient business model allows it to consistently generate a strong return on invested capital. With annual revenue topping $110 billion, it's growing much faster than other big-box retailers in part because it sells items in bulk, which causes some customers to overbuy.

Compared to rivals' stocks, Costco's shares aren't priced at bargain levels, but they're still likely to reward long-term investors. One promising new growth initiative is a move to start selling products online in China. (The Motley Fool owns shares of Costco and has recommended it.)

Foolish Trivia

Name That Company

I was launched in 1993 as a division of electronic retailer Circuit City, and then spun off to be independent in 2002. Today, based in Richmond, Virginia, I'm America's largest used-vehicle retailer (and its third-largest wholesaler of used vehicles). At my 140 superstores in 70 markets, I offer no-haggling prices and "Quality Certified" vehicles. I sell more than 500,000 used cars annually and auction off more than 300,000 wholesale vehicles. (In total, I've sold more than 5 million cars.) I take in more than $12 billion annually. I've been cited as a great employer for my 20,000-plus workers. Who am I?

Know the answer? Send it to us with Foolish Trivia on the top and you'll be entered into a drawing for a nifty prize!

LAST WEEK'S TRIVIA ANSWER

I trace my roots back to 1947 in South Korea, to a company that in its early days sold face cream and toothpaste. My brand name today suggests relatively high-end products and my slogan proclaims that "Life's Good," but at one time I went by the cuter moniker of Lucky Goldstar. Today I offer a wide range of products, including televisions, DVD players, music systems, security systems, smartphones, refrigerators, washing machines, air conditioners, battery packs for electric vehicles and much more. I bought Zenith Electronics in the 1990s. By 2009, I was the second-largest LCD TV provider worldwide. Who am I? (Answer: LG Electronics)

Write to Us! Send questions for Ask the Fool, Dumbest (or Smartest) Investments (up to 100 words), and your Trivia entries to Fool@fool.com or via regular mail c/o this newspaper, attn: The Motley Fool. *Sorry, we can't provide individual financial advice.*

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Employee health care in reach for small businesses

Health care was once almost a routine employee perk.

But as costs have spiraled, businesses of all sizes have cut back on their coverage or increased the employee's contribution. Some have eliminated the benefit altogether.

According to the U.S. Department of Health and Human Services (HHS), fewer than half of U.S. businesses with fewer than 10 employees offer health insurance. Only 15 percent of companies with 25 to 100 workers do. But as competition for talented employees intensifies in the coming years, small businesses will have to find ways to lure good workers, and keep the ones they already have. And health coverage may well be an important bargaining chip.

One solution is to take advantage of a high-deductible health insurance plan (HDHP) with a health savings account (HSA).

Less costly than conventional plans, HDHPs cover major health and medical expenses for those who can afford some up-front medical costs. Participants have the option to open and make pre-tax contributions to an HSA. Withdrawals are tax-free when spent on qualified medical expenses. Unspent HSA funds carry over, so the accounts have the potential to accumulate significant balances over time.

What's more, employer contributions to a tax-favored HSA are exempt from payroll taxes, though the employee retains full control over the account. As a result, premiums can be 40 percent lower in a high-deductible HSA-qualified health insurance plan than those in a conventional co-pay plan.

More than 13.5 million employees already use HSAs, which are largely unaffected by the Patient Protection and Affordable Care Act of 2010 and the Health Care and Education Tax Credits Reconciliation Act. Expenses incurred for over-the-counter (OTC) medications without a prescription are no longer eligible for payment or reimbursement from an HSA, and the penalty on account withdrawals not used for qualified medical expenses has increased from 10 percent to 20 percent.

However, the act will change rules for HDHPs in the coming years, and employers should monitor sites such as HHS's HealthCare.gov for news and detailed information.

The National Association of Health Underwriters (www.nahu.org) has a helpful HSA section on its website with basic information on how HSAs work, insurance firms offering these plans and assistance with finding an agent. Firms also have the option of setting up their own plans, and arranging for employee HSAs.

To learn more about human resources issues facing your small business, contact SCORE "Mentors to America's Small Business." SCORE provides free and confidential business mentoring and training workshops to small business owners.

To contact the local SCORE mentors, call 925-6100 or go on the Web to kalamazoo.score.org.

SCORE

This column is provided by SCORE, an organization dedicated to helping small businesses start, grow and succeed. The local SCORE chapter provide free and confidential mentoring in management, accounting, marketing and business plan preparation.

Husband's credit cards can become wife's responsibility

DEAR BRUCE: I have two credit cards with high balances on them. They are both in my name only. If I die, will my wife be responsible for those balances? – J.K.

Bruce Williams

DEAR J.K.: If it can be demonstrated that your wife has never charged anything on those accounts and in no way has she benefited from any charges made on those accounts, it's entirely possible that she will not be held responsible.

Because of the high balances, there is no way you can just close out the accounts. You might advise your wife to take the position, should you pass away, that at no time has she benefited from the items that were charged and she has not made any charges on the accounts. This likely would be challenged, but she would probably prevail.

DEAR BRUCE: Considering the following facts, did the IRS have a right to put a lien on my daughter's house? She separated in March 2004; a quit claim deed gave her the house in May (she refinanced in her name only). The divorce was final in November 2004. IRS put a lien on the house for delinquent business taxes in November 2005. – M.S.

DEAR M.S.: It would appear that the home was being held jointly until May of 2004. During that period of time the couple is mutually accountable for his taxes. I would consult a tax attorney or accountant who specializes in tax matters to be certain that the IRS is on solid ground, but from the little that you told me, unhappily, it likely is.

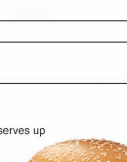
Money&Markets Extra

The Week Ahead

Appetizing results?

Burger King Worldwide serves up its third-quarter financial results on Tuesday.

The hamburger chain is expected to report improved earnings and revenue from a year ago. Burger King has been focusing on striking deals with local operators in developing markets to build more restaurants as it faces increased competition from chains such as Chipotle and Panera in the U.S. That has helped boost its sales growth overseas this year.



Steadier drive?

Financial analysts predict that Tesla Motors' revenue increased sharply in the third quarter versus a year ago.

They also expect that the electric car maker, due to report its latest quarterly results on Wednesday, broke even after reporting a profit in the July-September quarter last year. Investors will be listening for an update on how Tesla's sales fared in the quarter.

Price-to-earnings ratio: **Lost money** based on past 12 months' results

Source: FactSet

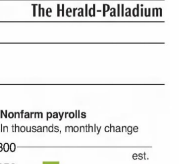
Eye on hiring

Employers have been adding jobs this year at a healthy pace.

All told, the economy has gained 2.64 million jobs in the past year, the best 12-month gain since April 2006. That's helped bring down the unemployment rate to 5.9 percent, a six-year low. Did the trend continue in October? Find out Friday, when the Labor Department reports its latest job data.

Nonfarm payrolls

In thousands, monthly change



Source: FactSet

Amer Elec Power AEP
$58.34 ▲ +.07 +.1%
+10.3 +24.8

Whirlpool WHR
$172.05 ▲ +1.50 +.9%
+20.2 +9.7

StocksofLocalInterest

STOCK	TICKER	52-WK RANGE LOW	52-WK RANGE HIGH	FRIDAY CLOSE	$CHG 1WK	%CHG 1WK	1MO	%CHG 1QTR	%CHG YTD	RANK %RTN 1YR	RANK %RTN 3YRS*	YLD
AT&T Inc	T	31.74	37.48	34.84	0.97	2.9	▼	▼	-0.9	+1.33	11.2	10	5.3
AEP	AEP	45.24	58.30	58.34	1.87	3.3	▲	▲	24.8	+28.82	17.5	16	3.4
Apple Inc s	AAPL	70.51	107.37	108.00	2.78	2.6	▲	▲	34.8	+47.06	32.9	17	1.7
AutoZone	AZO	428.13	561.62	553.52	17.47	3.3	▲	▲	15.8	+27.34	32.5	17	....
BP PLC	BP	39.45	53.48	43.46	1.29	3.1	▼	▼	-10.6	-1.57	-1.4	6	5.5
BonTon	BONT	8.00	19.13	9.81	0.20	2.1	▼	▼	-45.9	-31.31	0.8	1	....
CMS Eng	CMS	25.90	32.80	32.67	0.58	1.8	▲	▲	22.0	+21.92	22.8	19	3.3
ChemFin	CHFC	25.99	33.28	29.78	1.81	6.5	▲	▲	-6.0	+4.75	9.2	15	3.2
CocaCola	KO	36.89	44.87	41.88	0.85	2.1	▼	▲	1.4	+8.86	12.0	23	2.9
Comcast	CMCSA	46.58	57.49	55.35	1.09	2.0	▲	▲	6.5	+18.11	32.1	17	1.6
Deere	DE	78.88	94.89	85.54	0.11	0.1	▲	▲	-6.3	+7.23	15.7	10	2.8
Disney	DIS	66.72	91.20	91.38	2.77	3.1	▲	▲	19.6	+34.48	28.1	22	0.9
ExxonMbl	XOM	86.91	104.76	96.71	2.22	2.3	▲	▼	-4.4	+0.86	8.4	12	2.9
FamilyDlr	FDO	55.64	80.97	78.29	0.34	0.4	▲	▲	20.5	+15.39	23.9	31	1.6
FifthThird	FITB	17.65	23.90	19.99	0.87	4.6	▼	▼	-4.9	+7.64	19.2	22	2.6
1stSource	SRCE	27.56	33.21	31.29	2.21	7.6	▲	▲	-2.0	+1.98	18.5	13	2.3
FordM	F	13.26	18.12	14.09	0.44	3.2	▼	▼	-8.7	-14.73	16.8	9	3.5
GenElec	GE	23.69	28.09	25.81	0.17	0.7	▲	▲	-7.9	+2.10	15.4	18	3.4
Google A	GOOGL	502.99	615.03	567.87	18.97	3.5	▼	▼	1.2	+10.10	16.2	24	....
HomeDp	HD	73.96	97.80	97.52	2.53	2.7	▲	▲	18.4	+27.51	32.9	23	1.9
HorizBcp	HBNC	19.38	26.71	25.72	1.17	4.8	▲	▲	1.5	+21.05	30.4	14	2.0
HuntBncsh	HBAN	8.64	10.30	9.91	0.42	4.4	▲	▲	2.7	+14.89	22.6	14	2.4
IDEX	IEX	65.91	81.82	74.91	2.00	2.7	▲	▼	1.4	+9.88	22.6	21	1.5
IntegrysE	TEG	52.08	72.95	72.68	2.63	3.8	▲	▲	33.6	+28.49	20.1	21	3.7
IBM	IBM	161.10	199.21	164.40	2.32	1.4	▼	▼	-12.4	-1.96	8.4	13	2.7
JPMorgCh	JPM	51.30	61.85	60.48	1.74	3.0	▲	▲	4.1	+20.37	9.4	11	2.6
JohnJn	JNJ	86.09	108.77	107.78	4.65	4.5	▲	▲	17.7	+19.32	15.2	18	2.6
JournalCm	JRN	7.79	11.37	9.81	0.87	9.7	▲	▼	5.4	+17.49	22.5	14	....
Lowes	LOW	44.13	56.56	57.20	1.87	3.4	▲	▲	15.4	+16.55	25.2	24	1.6
McDnlds	MCD	89.34	103.78	93.73	2.06	2.2	▼	▼	-3.4	+.47	12.9	18	3.6
Microsoft	MSFT	34.63	47.57	46.95	0.82	1.8	▲	▲	25.5	+35.72	12.9	18	2.6
MillerHer	MLHR	26.25	32.72	32.00	1.00	3.2	▲	▲	8.4	+7.23	16.6	....	1.8
Penney	JCP	4.90	11.30	7.61	0.02	0.3	▼	▼	-16.8	+1.47	-21.9	....	....
Perrigo	PRGO	125.37	168.39	161.45	6.30	4.1	▲	▲	5.2	+17.38	31.4	9	0.3
Pfizer	PFE	27.51	32.96	29.95	0.84	2.9	▲	▲	2.2	+.93	15.0	15	3.5
ProctGam	PG	75.26	87.00	87.27	2.11	2.5	▲	▲	7.2	+11.21	11.1	24	2.9
RepubSvc	RSG	31.42	39.97	38.40	-0.84	-2.1	▲	▲	15.7	+17.90	10.6	18	2.9
SearsHldgs	SHLD	24.10	54.69	34.92	-4.05	-10.4	▲	▼	-12.1	-25.80	-6.7	....	....
Steelcse	SCS	13.60	17.94	17.72	0.81	4.8	▲	▲	11.7	+10.65	27.2	23	2.4
Stryker	SYK	71.22	87.24	87.53	3.31	3.9	▲	▲	16.5	+20.16	14.9	46	1.4
Target	TGT	54.66	67.25	61.82	0.25	0.4	▼	▲	-2.3	-1.79	7.1	26	3.4
TractSupp	TSCO	55.95	78.17	73.22	1.55	2.2	▲	▲	-5.6	+3.42	46.3	29	0.9
UPS B	UPS	93.19	106.37	104.91	4.32	4.3	▲	▲	-0.2	+9.41	16.7	22	2.5
VerizonCm	VZ	45.45	53.66	50.25	-1.84	-3.5	▲	▲	2.3	+3.72	16.9	11	4.4
WalMart	WMT	72.27	91.37	76.27	-0.11	-0.1	▼	▲	-3.1	+1.86	11.1	16	2.5
Walgrn	WAG	54.86	76.39	64.22	1.57	2.5	▲	▲	11.8	+10.57	12.8	32	2.1
Wendys Co	WEN	7.61	10.27	8.02	-0.39	-4.6	▼	▼	-8.0	-5.41	16.9	29	2.5
Whrlpl	WHR	124.39	171.02	172.05	13.43	8.5	▲	▲	9.7	+19.72	20.6	18	1.7
Worthgtn	WOR	33.60	48.58	38.65	2.57	7.1	▲	▲	-8.2	-3.11	30.1	19	1.9
XPO Logis	XPO	19.37	40.65	39.92	1.46	3.8	▲	▲	51.8	+97.82	58.1	....	....

Notes on data: Total returns, shown for periods 1-year or greater, include dividend income and change in market price. Three-year and five-year returns annualized. Ellipses indicate data not available. Price-earnings ratio unavailable for closed-end funds and companies with net losses over prior four quarters. Rank classifies a stock's performance relative to all U.S.-listed shares, from top 20 percent (far-left box) to bottom 20 percent (far-right box).

StoryStocks

Major U.S. stock indexes rose to record highs on Friday after the Japanese central bank unveiled plans to ramp up its stimulus program designed to help its economy. The gains leave the Standard and Poor's 500 up 2.3 percent in October, a turnaround from just two weeks earlier when the index had slumped nearly 10 percent from a recent peak. All 10 industry groups in the S&P 500 rose for the day, led by a 2 percent climb in energy stocks.

LinkedIn LNKD

$136.02 $239.17

Price: **$228.96 ▲26.06 or 12.8%**

The online professional network operator reported a third-quarter loss, but its financial results beat Wall Street expectations.

Vol.: **6.9m (3.6x avg.)** PE:...
Mkt. Cap: **$24.43 b** Yield:...

Goldcorp GG

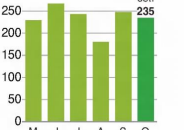
$17.01 $29.65

Price: **$18.78 ▲0.17 or 0.9%**

The gold mining company reported lower-than-expected quarterly profit and warned of a weak outlook as it deals with lower prices.

Vol.: **20.4m (3.5x avg.)** PE:...
Mkt. Cap: **$15.28 b** Yield: **3.2%**

Tempur Sealy Int'l TPX



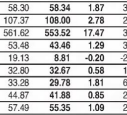
$37.93 $62.00

Price: **$52.64 ▼-6.07 or -10.3%**

The mattress maker reported worse-than-expected quarterly profit on acquisition costs and lowered its full-year profit outlook.

Vol.: **7.6m (9.3x avg.)** PE: **34.9**
Mkt. Cap: **$3.21 b** Yield:...

Freescale Semi. FSL



$13.95 $26.00

Price: **$19.89 ▲1.60 or 8.7%**

The computer chip maker reported better-than-expected quarterly profit results on a mix of higher sales and cost cutting.

Vol.: **7.7m (3.1x avg.)** PE: **142.1**
Mkt. Cap: **$6.04 b** Yield:...
SOURCE: Sungard

GoPro GPRO

$29.50 $98.47

Price: **$77.10 ▲8.85 or 13.0%**

The maker of waterproof, durable and wearable cameras reported better-than-expected third-quarter earnings and revenue results.

Vol.: **17.8m (1.8x avg.)** PE: **226.8**
Mkt. Cap: **$1.58 b** Yield:...

Groupon GRPN

$5.18 $12.42

Price: **$7.31 ▲1.32 or 22.0%**

The online daily deal service reported a third-quarter loss, but revenue increased and the results beat Wall Street expectations.

Vol.: **88.2m (5.4x avg.)** PE:...
Mkt. Cap: **$4.88 b** Yield:...
AP

Company Spotlight AbbVie raises guidance

Shares of drugmaker AbbVie jumped 4 percent after the company raised its earnings guidance for the second time this year.

The maker of the Chrohn's disease treatment Humira now expects earnings excluding one-time items to range between $3.25 and $3.27 per share in 2014. That's up from its previous forecast for $3.06 to $3.16 per share. Analysts expect $3.17 per share, on average, according to FactSet.

AbbVie also reported on Friday adjusted earnings of 89 cents per share in the third quarter. That trumped average analyst expectations of 78 cents per share, according to Zacks Investment Research. Humira is the world's top-selling drug.

Overall, AbbVie earned $506 million, or 31 cents per share, in the quarter that ended Sept. 30. Revenue climbed nearly 8 percent to $5.02 billion.

AbbVie (ABBV)	Friday's close: $63.46	Price change	YTD	1-yr
52-WEEK RANGE	Price-earnings ratio: 25	ABBV	20.2%	31.0
$46 64	(Based on past 12 month results)	Div. yield: 3.1%	Dividend: $1.96	

AP Price change through Oct. 31 Source: FactSet

MutualFunds

MutualFundCategories

	SPECIALTY FUNDS	YTD	1YR	3YR	5YR
	Conservative Allocation (CA)	4.42	5.48	6.94	7.50
	Moderate Allocation (MA)	5.99	8.98	11.72	10.64
	Health (SH)	23.25	32.08	30.03	22.75
	Natural Resources (SN)	-4.91	-3.93	1.23	5.36
	Real Estate (SR)	23.28	18.54	14.11	17.95
	Technology (ST)	9.81	18.51	16.59	15.53
	BALANCED				
	Target-Date 2011-2015 (TD)	4.47	6.06	8.83	8.74
	Target-Date 2016-2020 (TE)	4.70	6.71	9.65	9.44
	Target-Date 2021-2025 (TG)	5.00	7.61	11.36	10.67
	INTERNATIONAL				
	Divers. Emerging Mkt. (EM)	2.89	1.24	4.10	4.66
	Europe Stock (ES)	-6.27	-2.18	11.41	7.88
	Foreign Small/Mid Val (FA)	-3.75	-1.03	10.87	8.14
	Foreign Large Blend (FB)	-2.65	-0.08	9.22	6.54
	Foreign Large Growth (FG)	-2.08	0.79	9.36	7.76
	Foreign Small/Mid Gr. (FI)	-3.28	-0.16	12.32	11.79
	Foreign Large Value (FV)	-2.79	-0.52	9.10	6.07
	World Allocation (IH)	2.65	4.31	7.66	8.69
	World Stock (WS)	2.91	6.73	13.24	11.13

	BOND FUNDS				
	Interm-Term Bond (CI)	4.82	4.09	3.41	4.75
	Interm. Government (GI)	4.11	2.96	1.55	3.06
	High Yield Muni (HM)	12.27	11.57	6.95	6.69
	High Yield Bond (HY)	3.60	4.58	8.45	9.32
	Muni National Interm (MI)	6.15	5.60	3.96	4.38
	Muni National Long (ML)	9.69	8.98	5.29	5.20
	Muni Short (MS)	1.76	1.70	1.52	1.87

		YTD	1YR	3YR	5YR
LARGE-CAP	YTD	7.6 LV	12.7 LB	12.6 LG	
	1YR	14.3	17.6	19.6	
	3YR	17.1	22.0	20.1	
	5YR	14.1	17.5	17.4	
MID-CAP	YTD	8.6 MV	12.3 MB	7.9 MG	
	1YR	14.3	17.3	14.4	
	3YR	22.4	20.9	17.1	
	5YR	18.7	20.4	18.4	
SMALL-CAP	YTD	6.6 SV	5.9 SB	0.6 SG	
	1YR	13.4	11.8	5.8	
	3YR	20.3	19.0	17.4	
	5YR	19.2	17.8	18.8	

	Dodge & Cox			
	Balanced	105.07	+1.51	+12.8
	GblStock	12.36	+.27	+12.7
	Income	13.89	+.02	+5.3
	IntlStk	44.39	+.69	+6.4
	Stock	179.64	+4.02	+15.6
	DoubleLine			
	TotRetBdN b	11.02	....	+4.8
	Dreyfus			
	Appreciatny	55.80	+1.33	+12.8
	Driehaus			
	EmMktGr	10.54	+.03	+0.2
	Eaton Vance			
	ACSmCpl	25.48	+.37	+9.2
	FltgRt	9.01	+.02	+2.0
	FMI			
	LgCap	22.68	+.65	+14.8
	FPA			
	Cres d	34.22	+.47	+8.5
	NewInc d	10.20	....	+3.3
	Fairholme Funds			
	Fairhome d	37.53	+.17	-2.6
	Federated			
	StrValI	6.27	+.11	+14.5
	ToRetIs	11.09	-.02	+4.6
	Fidelity			
	AstMgr20	13.68	+.07	+4.3
	AstMgr50	18.24	+.25	+6.7
	Bal	23.01	+.45	+13.3
	Bal K	23.01	+.45	+13.4
	BlChGrow	67.48	+1.94	+19.2
	BlChGrK	67.48	+1.94	+19.2
	CapApp	39.82	+1.08	+17.3
	Capinc d	10.06	+.02	+9.4
	Contra	102.60	+2.39	+13.6
	ContraK	102.61	+2.39	+13.6
	DivGrow	33.80	+.88	+15.8
	DivInc d	26.29	+.01	+2.5
	DivrIntK d	36.20	+1.01	+2.6
	Eqinc	62.04	+1.34	+12.2
	Eqinc II	29.51	+.72	+14.8
	FF2015	12.90	+.19	+6.2
	FF2035	15.60	+.33	+7.9
	FF2040	9.59	+.24	+8.0
	Fidelity	43.49	+1.15	+16.2
	FltRtHiIn d	9.84	+.03	+2.3
	FourInOne	37.68	+.83	+11.6
	FrdmK2010	13.61	+.18	+5.8
	FrdmK2015	13.94	+.20	+6.4
	FrdmK2020	14.60	+.24	+6.8
	FrdmK2025	15.11	+.30	+7.4
	FrdmK2030	15.55	+.36	+7.9
	FrdmK2035	16.00	+.40	+8.0
	FrdmK2040	16.05	+.40	+8.0
	FrdmK2045	16.46	+.41	+8.1
	FrdmK2050	16.56	+.41	+8.1
	Free2010	15.25	+.27	+6.4
	Free2020	15.73	+.26	+6.6
	Free2025	13.46	+.23	+5.8
	Free2030	16.54	+.38	+7.8
	GNMA	11.63	-.01	+4.2
	GrowCo	132.62	+4.07	+15.5
	Growinc	29.95	+.80	+12.3
	GrthCmpK	132.76	+4.07	+15.7
	Hilnc d	9.28	+.01	+4.7
	Indepndnc	42.07	+.84	+17.8
	IntlMunInc d	10.55	-.02	+5.9
	IntlDisc d	39.03	+1.22	....
	InvGrdBd	7.91	-.02	+4.4

	LevCoSt d	45.03	+.79	+9.7
	LowPrStkK d	49.84	+1.06	+10.0
	LowPriStk d	49.87	+1.06	+10.0
	MAMuInc d	12.30	-.02	+8.0
	Magellan	96.76	+2.57	+18.4
	MidCap d	38.67	+.94	+11.8
	MuniInc d	13.49	-.02	+8.3
	NewMktIn	41.67	+1.10	+11.8
	NewMktIn d	16.40	+.19	+7.2
	OTC	81.30	+3.50	+17.4
	Puritan	21.47	+.37	+13.4
	Puritan K	21.48	+.37	+13.5
	Realtlnv d	40.02	+1.24	+17.8
	SASEnF	15.28	+.40	+17.1
	SEMF	17.84	+.43	+12.7
	StrvGrBdF	11.44	-.03	+4.4
	STMtgInc d	10.26	+.01	+3.3
	SvsEmgMkts	17.77	+.42	+0.9
	SvsInfAdm	15.27	+.40	+16.9
	SvsInvestGrd	11.44	-.02	+4.4
	ShTmBond	8.60	-.02	+1.0
	SmCapDisc d	24.67	+.62	+12.7
	StkSelec	38.99	+1.08	+14.3
	Stratinc	11.07	-.01	+4.9
	TotalBond	10.72	-.02	+4.6
	USBdIdx	11.70	-.03	+4.0
	USBdIdxInv	11.70	-.03	+3.9
	Value	113.05	+3.23	+17.1
	Fidelity Advisor			
	AstMgr70	21.61	+.42	+7.6
	NewInsA m	28.31	+.65	+12.7
	NewInsC m	26.14	+.60	+11.9
	NewInsI	28.85	+.67	+13.0
	StrsInc A m	12.34	....	+4.6
	Fidelity Select			
	Biotech d	233.95	+6.73	+37.9
	HealthCar d	228.70	+6.39	+39.9
	Fidelity Spartan			
	500IdxAdvtg	71.66	+1.91	+17.2
	500IdxAdvtgInv	71.67	+1.91	+17.3
	500IdxInstl	71.67	+1.91	+17.2
	500IdxInv	71.66	+1.91	+17.2
	ExtMktIdAg d	55.32	+1.82	+11.0
	IntlIdxAdg d	39.52	+.96	+0.1
	TotMktIdAg d	59.27	+1.66	+16.0
	Fidelity-JP			
	SmlBusChpGrF11.84	+.34	NA	
	SeriesGrowthCo11.77	+.36	NA	
	SeriesGrowthOp11.79	+.36	NA	
	First Eagle			
	GlbA m	54.90	+.72	+4.6
	OverseasA m	23.18	+.32	+1.0
	FrankTemp-Frank			
	FedTF A m	12.50	-.02	+9.6
	FrankTemp-Franklin			
	CATF A m	7.51	....	+11.9
	GrowthA m	72.77	+1.84	+18.3
	HY TF A x	10.57	-.03	+11.7
	HighIncA m	2.06	....	+4.7
	Income C m	2.49	+.02	+7.9
	IncomeA m	2.46	+.01	+8.1
	IncomeAd	2.45	+.02	+8.3
	NY TF A m	11.73	-.01	+8.0
	RisDivA m	51.10	+1.32	+10.0
	StrincA x	10.45	-.04	+4.0
	USGovA x	6.51	-.02	+2.9
	UtilsA m	17.77	+.41	+21.1
	FrankTemp-Mutual			
	Discov Z	34.93	+.60	+7.7

	DiscovA m	34.34	+.76	+7.4
	QuestZ	18.47	+.37	+6.0
	Shares Z	29.90	+.62	+10.7
	SharesA m	29.59	+.61	+10.4
	Legg Mason			
	CBAggsmallCa m	25.71	+.55	+9.7
	CBAggressGrthI	222.55	+6.38	+20.1
	CBAggressIa m	20.91	+.54	+14.2
	WAGroPlusBdI	11.64	....	+5.2
	Longleaf Partners			
	LongPart	35.27	+1.25	+8.7
	SmCap	36.39	+1.18	+17.0
	Loomis Sayles			
	BondInst	13.51	+.04	+6.0
	BondR b	15.45	+.05	+5.8
	Lord Abbett			
	AffMarA m	16.65	+.43	+14.1
	BondDebA m	8.20	+.03	+6.2
	ShDurIncA m	4.51	-.01	+2.4
	ShDurIncC m	4.53	-.01	+1.6
	ShDurIncF b	4.50	-.01	+2.4
	ShDurIncI	4.50	-.01	+2.5
	MFS			
	GrowA m	69.37	+1.81	+13.4
	IntlValA m	34.39	+1.12	+4.6
	IsIntlEq	21.59	+.65	+0.8
	MAInvA m	29.36	+.82	+13.2
	MAInvGrA m	24.26	+.74	+12.0
	TotRetA x	16.40	+.25	+10.0
	UtlA x	23.34	+.50	+15.0
	ValueA m	34.93	+1.04	+13.5
	Value I	35.11	+1.05	+13.8
	MainStay			
	HYldCorA x	5.93	-.03	+4.1
	MktIdxI	16.54	-.02	+6.9
	SmEqI	51.56	+1.52	+11.2
	Mairs & Power			
	GrthInc	116.04	+2.83	+10.4
	Manning & Napier			
	WrldOppA	8.20	+.13	-6.7
	Merger			
	InvCl b	16.13	+.17	+1.6
	Metropolitan West			
	TotRetBd	10.88	-.02	+4.7
	TotRtBd b	10.88	-.02	+4.4
	JPMorgan			
	CoreBdUtA x	11.75	-.05	+3.9
	CoreBondA x	11.74	-.05	+3.5
	CoreBondSelect	11.73	-.05	+3.6
	DiscEqUT	24.80	+.74	+20.1
	EqIncSelect x	14.18	+.41	+15.5
	HighYldSel x	7.96	-.03	+5.4
	IntlSmCapSel	35.74	+.94	+16.4
	LgCapGrSelect	34.76	+.94	+16.4
	MidCpVal	38.58	+1.09	+15.1
	ShDurBndSel	x10.90	-.03	+0.8
	USEquity	15.52	+.44	+18.2
	USLCpCrPS	30.87	+.87	+18.9

	Nuveen			
	HYMuniI	17.13	-.02	+17.1
	RlEstSecI	24.49	+.67	+20.8
	Oakmark			
	Eqincl	34.34	+.67	+9.7
	Global I	30.34	+.86	+3.5
	Intl I	24.65	+.62	+4.8
	Oakmark I	69.41	+1.89	+16.6
	Select I	45.50	+1.66	+21.5
	Old Westbury			
	GblOppo	8.21	+.14	+4.6
	GlbSmMidCp	17.29	+.42	+5.7
	LgCpStr	13.20	+.42	+9.9
	Oppenheimer			
	CapApA m	67.14	+1.96	+19.3
	DevMktA m	39.51	+1.33	+4.0
	DevMktY	39.12	+1.31	+4.3
	IntlGrowA m	35.70	+.79	-3.5
	MainStrA m	52.89	+1.39	+16.3
	StrFltRtA m	8.28	+.02	+2.8
	StrFltRtC m	8.27	+.02	+2.0
	StrIncA m	4.50	-.01	+4.2
	Oppenheimer Rochester			
	FdMuniA m	15.26	....	+9.2
	Osterweis			
	OsterStrInc	11.78	+.02	+4.0
	PIMCO			
	AllAssAuthP	9.94	+.05	-0.1
	AllAssetI	12.35	+.09	+3.0
	AllAuthIn	9.94	+.05	....
	CmPlsStrY	9.71	+.07	-7.6
	ComRlRStI	5.18	+.04	-7.6
	EMFdStPLARSTIns	10.22a	-.28	+2.3
	EMktCurI	9.86	-.06	-2.1
	EmMktsIns	11.04	+.12	+5.1
	EmgLclBd	9.12	-.02	-3.0
	FdmtlAdvMthSI	9.76	+.02	-0.2
	FltgRateI	11.12	+.01	+4.6
	HiYldIs	9.61	+.01	+5.5
	Income P	12.70	+.03	+6.2
	IncomeA m	12.70	+.03	+7.8
	IncomeC m	12.70	+.03	+7.3
	IncomeD b	12.70	+.03	+8.0
	IncomeInst	12.70	+.03	+8.3
	InvGrdIns	10.75	-.01	+7.3
	LgStTRInI	11.73	-.03	+13.2
	LgTmCrdIn	12.92	....	+14.3
	LgTmGovIs	10.61	-.04	+13.1
	LowDrIs	10.33	+.01	+1.4
	MainStrat	11.38	-.03	+2.1
	MuInsInst	9.91	....	+1.5
	ShPIARbShStrIn	2.46	-.05	-12.7
	TotRetA m	10.94	+.03	+6.1
	TotRetAdm b	10.94	....	+2.0
	TotRetC m	10.94	....	+2.0
	TotRetD b	10.94	....	+2.9
	TotRetInst	10.94	....	+3.0
	TotRetnPlus	10.94	....	+2.9
	PRIMECAP Odyssey			
	AggGr	33.21	+1.45	+17.7
	Growth	26.14	+.96	+15.8
	Parametric			
	EmgMktsInst	15.56	+.34	+2.8
	TxMgdEMInst	d51.18	+1.07	+3.1

	Parnassus			
	CoreEq	40.44	+1.03	+15.9
	Permanent			
	PrmTstIn	43.18	-.46	-0.6
	Pioneer			
	PioneerA m	42.16	+1.07	+14.2
	StratIncY	11.02	+.01	+5.4
	Principal			
	BdMtgInst	10.96	-.02	+4.4
	DivInc I	21.41	+.53	+14.6
	PremierInv d	22.22	+.63	+6.7
	Russell			
	StratBdS	11.29	-.03	+4.2
	Schwab			
	1000Inv d	53.63	+1.42	+16.4
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FIVE ways to meet your financial goals

Stay motivated: set small financial goals

Most people find it very difficult to stick to the financial resolutions they've made. Here are a few tips to help you stay on track.

1-REMIND YOURSELF OF YOUR FINANCIAL GOALS
If you started off the New Year with a plan to reduce your debt load in order to save on interest payments, now's the time to take stock. Be objective. Don't let yourself doubt your financial goals. It's much easier to stay motivated if you set yourself small goals and reach them one at a time.

2-TAKE CONTROL OF YOUR CREDIT CARD
One of the most important steps in improving the state of your finances is to take advantage of your credit or improve it by better understanding your monthly credit card statements. Make the most of your credit cards by paying off the balance and using them as a form of borrowing free money. That will only work, however, if you pay off your entire balance every month in order to avoid paying interest.

3-ANTICIPATE YOUR FUTURE FINANCIAL SITUATION
Consult your financial planner so you can adapt your strategies to new fiscal laws. This includes income tax, investment returns, retirement, estate planning, trust funds, and emergency funds. You will be able to enhance the value of your assets by being far-sighted and knowledgeable.

4-AUTOMIZE YOUR SYSTEM
Once you have established a realistic financial plan, take advantage of available technological tools to keep your finances on the right track. Budgeting and bookkeeping software can also alert you to any problems.

5-STAY FOCUSED
Keep your goals at the centre of your attention at all times. Remember that building your financial independence will allow you to avoid being financially reliant on someone else.

It's much easier to stay motivated by setting yourself small goals and reaching them one at a time.

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hp SPORTS

Lawrence rolls past St. Patrick in playoff opener
Page C3

DIVISION 3 FOOTBALL PLAYOFFS

Don Campbell / HP staff

Lakeshore's Sam Effa escapes Coldwater's Austin Krzeminski and heads toward the end zone for a touchdown during the fourth quarter of Saturday's game.

Birthday bash

Effa, Lakeshore push past Coldwater in playoff opener

By AL AREND
HP Sports Correspondent

STEVENSVILLE — Lakeshore's Sam Effa couldn't think of a better way to celebrate his birthday.

Lakeshore 21 Coldwater 14

The senior running back was responsible for 203 of the Lancers' 417 net yards Saturday in Lakeshore's 21-14 Division 3 pre-district victory over visiting Coldwater.

Effa, a 6-foot, 180-pounder, rushed for 191 yards on 29 carries including a 50-yard touchdown gallop down the right sideline with 3:59 left that iced the win.

The victory puts Lakeshore (8-2) into the district championship next Friday at 7 p.m. at Zeeland West. The Dux are 10-0 and the defending state champions.

After being serenaded with "Happy Birthday" by his teammates in the locker room following the victory, Effa gave credit to his entire starting offensive line of guards Morgan Husman and Connor Ashley, tackles Jay Brower and Isaac Weir, center Dan Harazin and tight end Gabe Gembala, plus fullback Nathan Seawood and wideout Erik Schmidt for providing blocks that helped the Lancers rush for 361 yards.

Don Campbell / HP staff

Lakeshore's Kyle Krager tackles Coldwater's Luke Beckhusen during the second half of Saturday's game.

"I knew coach wanted to give me the ball a few more times this week, so I had to practice for that," said Effa. "Seawood did a real good job blocking up the middle and Schmidt provided the key block on that run to the end zone."

Lakeshore jumped out to a 14-0 lead at halftime on TD runs of 19 and five yards by quarterback Chayse Magrane, and could have been up 21-0 if not for a costly fumble just before halftime at the Coldwater 5-yard line.

But the Cardinals knotted it at 14 on a fourth-and-8, 41-yard scoring strike from quarterback Luke Beckhusen to Connor Covert in the third quarter, and a 29-yard scamper to pay dirt by Sam DeMeester early in the fourth.

"We came in wanting to give Sam (Effa) a few more touches and he certainly responded," said Lakeshore

See LANCERS, page C5

HIGH SCHOOL CROSS COUNTRY

Mixed results at state finals

Bees upbeat about cross country results; Bears disappointed

By AUSTIN BORNHEIM
HP Sports Writer

ARTHUR

EDWARDS

NEWTON

NJUGUNA

DALY

BROOKLYN, Mich. — It was a solid finish to the season, but not what the St. Joseph cross country teams were hoping for.

The St. Joseph girls finished fourth and the boys finished fifth overall in the Division 2 state meets Saturday at Michigan International Speedway.

"As an athlete you want to finish at the top, so it can be hard to swallow," St. Joseph coach Mike Mahler said. "But to come away top five in the state, it's something to be proud of."

Skyler Arthur and Erik Edwards finished in the top 30 of the boys race, garnering All-State honors, but the team's place dampened the mood of the senior runners.

Arthur finished 15th with a time of 16:11 and Edwards finished 22nd in 16:17 on a cold and windy afternoon.

"It is good and I'm happy, but what we came here to do is win as a team. And we didn't do that," Edwards said. "It is cool to finish it (career) All-State, but sucks about the team finish."

Arthur said he had been battling a cold all week and wasn't mentally as prepared as he felt he should have been.

"It wasn't what I was looking for, but you can't change it so might as well be happy with what I have,"

See CROSS, page C4

HIGH SCHOOL VOLLEYBALL

Class A district awaits Lancers

Postseason play begins this week for area volleyball teams

Inside
■ District draws
PAGE C5

By BEN SANDERS
HP Sports Writer

Lakeshore will be competing in a Class A volleyball district for the first time in several years, but the Lancers are up for the challenge.

The Lancers will compete in the Class A district hosted by Portage Central as postseason play begins this week.

"I know it's been a while since we've won a district," Lakeshore coach Edie Daugherty said, "so to be able to do that playing at the next level would be great."

Lakeshore (24-18-2) is led by standout Taylor Joachim, who will play at the University of Colorado next season, but has other weapons as well. Daugherty has been pleased with the progress of hitters Hannah Racine, Jill Wygonik, Taylor Wagner and Rachel Clem.

"I think our team's playing really well, and actually really playing as a team," Daugherty said. "Some other hitters have stepped up. This is the time of the year you want players to start peaking, and I have several that are doing that."

Lakeshore drew the only bye in the seven-team district, but could face Portage Central, who Daugherty named as the favorite, in their first game. The Mustangs defeated Lakeshore in regular season play, and will open the district against Kalamazoo Central.

"From when we played them before, our offense is stronger and also our defense," Daugherty said. "But I'm sure theirs is too."

On the other side of the bracket, St. Joseph will open Class A No. 10 Mattawan, who is also among the favorites. If the Bears win, they would advance to play either Portage Northern or Niles.

Lakeshore's move to Class A, along with the graduation of Berrien

See VOLLEY, page C5

Indiana no match for Michigan

By NOAH TRISTER
AP Sports Writer

ANN ARBOR, Mich. — Brady Hoke changed the subject when asked about the resignation of his athletic director.

Michigan 34 Indiana 10

"Let's talk about what these kids did, because there's only so many opportunities they have," Hoke said. "Have they stayed together and been accountable? Yes, that's what they've done."

Devin Gardner threw for two touchdowns and Drake Johnson ran for two, helping Michigan to a 34-10 victory over Indiana on Saturday in the aftermath of athletic director Dave Brandon's resignation. Hoke, the Wolverines' embattled coach, deferred all questions about Brandon to Monday, when Hoke will hold his weekly news conference.

The Wolverines (4-5, 2-3 Big Ten) beat Indiana for the 19th straight time and have won 34 of the last 35 games in the series. This homecoming win came a day after Brandon's departure was announced amid increasing frustration among fans with the state of the football program.

Tevin Coleman ran for 108 yards for Indiana, but the Hoosiers (3-5, 0-4) couldn't overcome their injury problems at quarterback. Freshman Zander Diamont managed only 24 yards passing.

Brandon's resignation now puts the focus on Hoke, whose future is also very much in doubt. The Wolverines need to win two of their final three games to become bowl eligible.

"If you like to compete, you're never going to give up," linebacker Joe Bolden said. "I've never seen an ounce of quit in this team, and really it's one big family working toward a 'W' each week."

See WOLVERINES, page C4

Tony Ding / AP

Michigan quarterback Devin Gardner scrambles away from Indiana defenders with the ball in the first quarter of Saturday's game.

Indiana basketball player struck by car driven by teammate

BLOOMINGTON, Ind. (AP) — Indiana freshman basketball player Emmitt Holt was cited Saturday for misdemeanor underage drinking after he struck teammate Devin Davis with his SUV, leaving Davis hospitalized with a serious head injury.

Holt and his passengers told police that they had dropped off Davis, a 19-year-old sophomore, at the Memorial Stadium parking lot about 12:45 a.m. Saturday, Bloomington Police Sgt. Jeffery Canada said.

Holt was driving away "when, for unknown reasons, Mr. Davis came into the roadway and struck the side of the vehicle near the front passenger windshield," Canada said.

Police found Davis unconscious with a head injury on the street that's just off the IU campus. Holt's Jeep Liberty had damage to its passenger side, front fender and windshield, Canada said.

Senior assistant athletic director J.D. Campbell said in a news release that Davis is in serious condition. IU Health Bloomington Hospital spokeswoman Amanda Roach said the hospital had no information on Davis.

Holt was cited for misdemeanor illegal consumption of alcohol, and for being under age 21 and operating a vehicle with a blood alcohol content above 0.02, Canada said. The school's release said Holt's BAC was 0.025.

Canada did not know whether blood tests had been done on Davis to determine whether he had been drinking, and said the investigation is continuing.

Coach Tom Crean said in the school's statement that his "thoughts are with Devin and his family."

"We will continue to support Devin and Emmitt in every possible way and I know the Hoosier family will come together to rally for these young men," Crean said.

Davis is a 6-foot-7 forward from Indianapolis. Holt is a 6-foot-7 forward from Webster, New York.

In September, junior guard Yogi Ferrell and sophomore guard Stanford Robinson entered pretrial diversion programs after being charged in April with consumption of an alcoholic beverage by a minor and possession of false identification.

And junior forward Hanner Mosquera-Perea was arrested in Bloomington in February on preliminary drunk driving charges.

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In brief

McEachen leads BCS All-Conference team

Lake Michigan Catholic's Danny McEachen has been named most valuable player in boys soccer in the Berrien-Cass-St. Joseph Conference this season.

Teammates Zach Osborn and Noah Kohler also were named to the first team.

Also named were Bridgman's Luis Geraldi and Drew Dow, Buchanan's Alex Swem, Alex Martinez and keeper Cade Vargo; Brandywine's Dominic Stella, Zack Schmidt and Steve Mugenzi; New Buffalo's Zachary Workman; Michigan Lutheran's Zac Burkart; Cassopolis' Dylan Armstrong and Howardsville Christian's Cody Jones.

Brandywine was the conference champion.

Perry, Pernice share Champions lead

SCOTTSDALE, Ariz. (AP) — Kenny Perry and Tom Pernice Jr. shared the lead Saturday in the Champions Tour's season-ending Charles Schwab Cup Championship, taking advantage of Jay Haas' third-round collapse.

Perry shot a 2-under 68, and Pernice had a 70 to finish at 8-under 202 on Desert Mountain's Cochise Course.

The 60-year-old Haas, four strokes ahead after opening with rounds of 66 and 62 to break the tour record for consecutive rounds of par or better at 38, had a 75 to fall a shot behind. He had a double bogey, six bogeys and three birdies.

Fred Couples and Colin Montgomerie were tied for fourth at 6 under. Couples followed his second-round 64 with a 69, and Montgomerie had a 66.

Bernhard Langer was tied for 10th at 4 under after a 70. Langer won the Charles Schwab Cup points title last week, has a tour-high five victories — two of them majors — and also has wrapped up the season money title with $2,916,189.

Western Michigan beats Miami 41-10

OXFORD, Ohio (AP) — Jarvion Franklin scored three times Saturday to set a school record and Zach Terrell ran for a score and passed for another in Western Michigan's 41-10 win over Miami (Ohio).

Franklin's TD runs of 55, 4 and 5 yards bring his season total to 22 touchdowns, a single-season record for the Broncos. His 20 rushing touchdowns in nine games leads Division I FBS.

Terrell's 5-yard scoring run put Western Michigan (6-3, 4-1 Mid-American Conference) up 21-0 before the Red Hawks scored on a 19-yard pass from Andrew Hendrix to Dawan Scott and Kaleb Patterson added a 52-yard field goal.

Terrell was 18 of 23 for 217 yards, with a 5-yard TD pass to Corey Davis. Davis had seven catches for 114 yards.

Franklin gained 182 yards on 29 carries. Andrew Haldeman kicked field goals of 23 and 27 yards.

Central Michigan trounces Eastern 38-7

YPSILANTI, Mich. (AP) — Saylor Lavallii ran for two touchdowns, Devon Spalding ran for two more and Central Michigan trounced Eastern Michigan 38-7 on Saturday.

Lavallii scored on the Chippewas' third play, running untouched for a 41-yard touchdown. He later added a 1-yard TD run to give Central Michigan an early 14-0 lead. Lavallii finished with 105 yards on 24 carries.

Spalding ran for a 42-yard touchdown to open the second quarter.

Airwaves

Television today

8:30 a.m. (NBCSports) **English Premier League Soccer** Manchester City FC vs Manchester United FC. (Live)
9:00 a.m. (ESPN2) **2014 TCS New York City Marathon.** (Live)
11:00 a.m. (NBCSports) **English Premier League Soccer** Aston Villa FC vs Tottenham Hotspur FC. (Live)
1:00 p.m. 2 3 22 **NFL Football** San Diego Chargers at Miami Dolphins. (Live)
5 8 16 **Figure Skating** ISU Grand Prix: Skate Canada. From Kelowna, B.C. (Taped)
17 32 **NFL Football** Washington Redskins at Minnesota Vikings. (Live)
28 **NFL Football** Arizona Cardinals at Dallas Cowboys. (Live)
(Bigten) **College Soccer** Michigan at Michigan State. (Live)
(ESPN2) **NHRA Drag Racing** Toyota Nationals, Qualifying. From Las Vegas.
(FoxDetroit) **Women's College Volleyball** Miami at North Carolina State. (Live)
2:30 p.m. (ESPN2) **2014 World Series of Poker** From Las Vegas.
3:00 p.m. 5 8 16 **Formula One Racing** United States Grand Prix. From Austin, Texas. (Live)
(ESPN) **NASCAR Racing** Sprint Cup: AAA Texas 500. From Texas Motor Speedway. (Live)
3:30 p.m. (Golf) **Golf** Champions: Charles Schwab Cup Championship, Final Round. From Scottsdale, Ariz. (Live)
4:00 p.m. 7 13 41 57 **2014 TCS New York City Marathon** (Same-day Tape)
4:25 p.m. 2 3 22 **NFL Football** Denver Broncos at New England Patriots. (Live)
5:00 p.m. (FoxDetroit) **NHL Hockey** Detroit Red Wings at Buffalo Sabres. (Live)
6:00 p.m. (ESPN2) **NHRA Drag Racing** Toyota Nationals. From Las Vegas. (Same-day Tape)
8:20 p.m. 5 8 16 **NFL Football** Baltimore Ravens at Pittsburgh Steelers. (Live)
9:00 p.m. (9B) **NHL Hockey** Winnipeg Jets at Chicago Blackhawks. (Live)
(ESPN) **2014 World Series of Poker** From Las Vegas. (Taped)
(ESPN2) **MLS Soccer** Western Conference Semifinal, First Leg. (Live)

Monday

3:00 p.m. (NBCSports) **English Premier League Soccer** Crystal Palace FC vs Sunderland AFC. (Live)
8:00 p.m. (ESPN2) **2014 World Series of Poker** From Las Vegas.
8:15 p.m. (ESPN) **NFL Football** Indianapolis Colts at New York Giants. (Live)

Radio today

8:30 p.m.
NFL — Ravens at Steelers (WSCR-AM, 670)

Monday

8:30 p.m.
NFL — Colts at Giants (WSCR-AM, 670)

Contact us

The Herald-Palladium sports desk is staffed after 7 p.m. nightly. Coaches or managers are asked to report results as soon as possible the evening of the event for publication in the next day's edition.

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HIGH SCHOOL ROUNDUP

Titans win Red Arrow volleyball title

By HP STAFF

Michigan Lutheran won the Red Arrow Conference volleyball tournament Saturday, defeating Lake Michigan Catholic 25-21, 21-25, 15-11 in the championship game. The tournament was held at Countryside.

Lutheran (30-6-2) also won the Red Arrow regular season title. The Titans were undefeated in the double-elimination tournament, including two wins over Catholic.

Kayla Rosenbaum led the Titans with 27 kills and 27 digs. Emily Witkowski added 16 kills and Olivia Gallagher had 14. Erika Rosenbaum led in digs with 32, and Amanda Nitz had 57 assists and six aces.

Red Arrow Conference tournament
Championship — Michigan Lutheran d. Lake Michigan Catholic 25-21, 21-25, 15-11
Semifinal — Lake Michigan Catholic d. River Valley 20-25, 25-11, 18-16
Records — Michigan Lutheran 3-0, River Valley 3-2, Grace Christian 1-2.
Lutheran — Amanda Nitz 3 kills, 57 assists, 6 aces; Kayla Rosenbaum 27 kills, 1 block, 27 digs, 1 assist, 2 aces; Erika Rosenbaum 4 kills, 32 digs, 1 assist, 3 aces; Olivia Gallagher 14 kills, 7 blocks; Emily Witkowski 16 kills, 2 blocks; Jessica Arend 10 digs, 2 aces; Lexi Cano 5 kills, 18 digs, 4 aces; Courtney Burnett 6 digs; Samantha Rock 1 kill, 1 block; Sarah Jackmeyer 1 kill, 2 digs; Courtney Ritter 1 dig.
River Valley — Jasmine Ehlert 29 kills, 38 digs, 3 aces; Anna Gava 5 kills, 33 digs, 10 aces, 88 assists; Helena German 11 kills, 25 blocks; Paige Barbour 13 digs, 2 aces; Brianna Alexander 23 digs, 4 aces; Ashley Jones 2 kills, 11 digs, 2 blocks, 2 aces; Madison Blair 50 digs, 4 aces; Hannah Hendrichson 6 kills, 9 digs, 6 blocks; Victoria Pirkel 23 kills, 4 digs, 2 blocks; Lexi Olson 14 digs, 4 aces; Hannah Korbel 2 kills.
Grace Christian — Kelsey Smith 31 kills, 1 block, 14 digs, 4 aces; Jaidyn Hutsell 4 digs, 41 assists, 3 aces; Maddi Phelps 3 kills, 6 digs, 8 aces; Bryer Hess 4 digs, 7 aces; Morgan Phelps 2 kills, 1 dig; Emily Essmyer 10 kills, 1 dig; Jessica Beukelman 2 digs, 6 digs; Annabelle Kohns 2 kills, 2 digs, 1 ace; Michaella Braamse 6 digs, 7 aces.
Team records — Michigan Lutheran 30-6-2, River Valley 13-13-3, Grace Christian 8-22-1.

SMAC tournament
Lakeshore finished third and St. Joseph fifth at Saturday's Southwestern Michigan Athletic Conference volleyball tournament at Gull Lake.

Both teams were 3-1 on the day, with each losing to eventual champion Mattawan.

Lakeshore defeated Gull Lake 25-8, 25-19 in the third-place game. Taylor Joachim led the Lancers with 28 kills, Jill Wygonik had 17 kills and 14 blocks, and Hannah Racine had 16 kills, 12 aces and 20 digs.

St. Joseph defeated Portage Northern 25-27, 25-22, 15-6 to place fifth. Hannah Meskill had 26 kills and 20 digs, and Megan Flood added 25 kills and 26 digs.

Niles lost to Portage Northern 25-17, 29-27; lost to Gull Lake 25-19, 22-25, 15-10; defeated Battle Creek Central 25-15, 25-12; and beat Loy Norrix 26-24, 25-21.

Third place — Lakeshore d. Gull Lake 25-8, 25-19.
Fifth place — St. Joseph d. Portage Northern 25-27, 25-22, 15-6.
Records — Lakeshore 3-1, St. Joseph 3-1.
Lakeshore — Molly Buckleitner 6 assists; Abby Austin 1 dig; Morgan Kaiser 2 kills, 1 dig, 1 block; Taylor Wagner 11 kills, 8 digs, 4 blocks; Hannah Racine 16 kills, 12 aces, 20 digs, 3 blocks, 1 assist; Leah Wojahn 5 aces, 12 digs; Ella Larson 2 digs; Rachel Riedel 3 aces, 8 digs, 7 blocks, 71 assists; Jill Wygonik 17 kills, 14 blocks; Mackenzie Sanders 23 digs, 3 aces; Rachel Clem 3 kills, 2 aces, 13 digs, 2 blocks, 2 assists; Taylor Joachim 28 kills, 5 aces, 12 digs, 6 blocks, 1 assist; Elise Bancroft 2 kills; Lindsay Essig 2 digs, 2 blocks.
St. Joseph — Olivia Marr 1 assist, 14 digs; Gillian Yerington 14 kills, 2 aces, 2 digs, 4 blocks; Hannah Meskill 26 kills, 3 aces, 20 digs, 2 blocks; Megan Flood 25 kills, 2 assists, 6 aces, 26 digs, 1 block; Allison Hughes 1 kill, 1 dig; Gina Cellentani 9 kills, 1 dig, 2 blocks; Olivia Shinrock 15 kills, 2 assists, 3 aces, 25 digs; Makenzie Arent 3 assists, 11 digs; Abby Michaels 4 kills, 84 assists, 4 aces, 11 digs; Julia Service 3 kills.
Niles — Holly Walker 6 aces, 24 digs, 1 block; Allison Hughes 1 kill, 1 dig; Gina Cellentani 9 kills, 1 dig, 2 blocks; Olivia Shinrock 15 kills, 2 assists, 3 aces, 25 digs; Makenzie Arent 3 assists, 11 digs; Abby Michaels 4 kills, 84 assists, 4 aces, 11 digs; Julia Service 3 kills.
Niles — Holly Walker 6 aces, 24 digs, 1 block; Brie Love 2 aces, 86 assists; Lexi Smith 2 aces, 29 kills, 11 blocks, 26 digs; Bella Rasler 2 aces, 33 kills, 6 blocks, 23 digs; Courtney Nixon 4 aces, 12 kills, 24 digs; Meagan Kelley 2 aces, 11 digs; Kylie Morris 8 kills.

Wolverine tournament
Berrien Springs lost to Dowagiac 25-11, 25-22 and Vicksburg 25-8, 25-10 in the Wolverine Conference tournament, held at Otsego.
Berrien Springs — Carlie Elliot 5 kills, 1 block; Bella Vaz 2 kills, 3 digs; Madi Radosovich 2 kills; Ashley Pompey 7 digs, 8 assists; Lindsey Andres 7 digs; Sasha Polishchuk 2 aces.

Hockey

Friday's result
Lakeshore-St. Joseph 4, South Bend Riley 1
First Period
Riley: Keultjes (Ruelle) 2:47
Second Period
LSJ: Breyen (C. Hoffman) 3:25
Third Period
LSJ: E. Batson (Grimm) 14:45
LSJ: C. Hoffman 8:52
LSJ: Breyen (C. Hoffman, Osborn) 3:43
Saves: LSJ: Schiff 9, Pazara 3. Riley: Gaskill 11.

EIGHT-MAN FOOTBALL PLAYOFFS

Easy opener for Tigers

Lawrence blows out St. Patrick, advances to regional final

By AARON GREEN
HP Sports Writer

LAWRENCE — The Lawrence football team took one step on what the Tigers hope is a long journey to a state title.

Lawrence 50, St. Patrick 6

The Tigers, ranked second in the eight-man division, overwhelmed Portland St. Patrick 50-6 in a regional opener Saturday night.

Lawrence controlled the game with a physical defense that forced four turnovers and never let the Irish establish any rhythm.

"Defensive coordinator Aaron Amthor did a great job of preparing the kids," Lawrence coach Cody Caswell said. "We are a physical defense and the kids played great."

The Tigers (10-0) advance to the eight man regional final against Battle Creek St. Phillip at 7 p.m. Friday

The Tigers defeated St. Phillip 40-19 in the regular season.

Offensively for the Tigers, quarterback Derek Gribler led the team rushing for 191 yards and throwing for another 186 yards.

Lawrence piled up 482 yards of total offense.

The Tigers scored on four of their first five possessions to put the game away in the second quarter.

"Our execution was good and the kids were really ready to go tonight," Caswell said. "The kids are the ones who went out there and got it done tonight."

Lawrence took the opening kickoff and went 52 yards in seven plays, capped off by a Marco Tule 2-yard run for a quick 6-0 lead.

The Tigers' defense held St. Patrick on its first four possessions, including stopping the Irish twice on fourth-down conversion attempts as its line continuously pressured quarterback Joe Mackowiak.

"We went to the air tonight because we knew we were going to need some plays to win," St. Patrick coach Patt Russman said. "They just made way more plays then us."

The Irish did do a good job of taking away the Tigers' passing attack early, limiting Gribler to just 14 yards on his first eight attempts.

The problem is Gribler and the Lawrence backs were hurting the Irish on the ground.

"They really worked to take away our screen game and throwing," Caswell said. "We have a lot of options so if you want to take away something, we will go to another option."

Gribler scored from 19 yards out on Lawrence's second possession for a 14-0 lead.

Gribler looked like he would score again a few minutes, later running 30 yards to the five, but fumbled the ball into the end zone where Matt Cammire jumped on the ball for the score.

Rodolfo DeLeon added a 5-yard touchdown run to push the score to 28-0 midway through the second quarter.

After halftime, Gribler began to connect with Cammire, who finished with six catches for 186 yards and three touchdown catches.

"They made an adjustment to stop the run and left Matt open," Caswell said. "You cannot take away everything."

The lead would grow to 50-0 before the Tigers began to substitute liberally.

St. Patrick got its lone score on a 65-yard run from Mackowiak late in the fourth.

"We are at step three of our season, Caswell said. "Step one was qualifying for the playoffs. Step two was to win the first playoff game. Step three is a regional championship."

Kristin Noack / HP correspondent

Lawrence's Matt Cammire blows past Portland St. Patrick's Nick Coyne and Isaiah Smith on his way to a 20-yard punt return during the first quarter of Saturday's game.

LAWRENCE 50, PORTLAND ST. PATRICK 6

Portland	0	0	0	6	— 6
Lawrence	20	14	16	0	— 50

First quarter
L — Marco Tule 2 run (pass failed)
L — Derek Gribler 19 run (pass failed)
L — Matt Cammire 5 fumble recovery (Hunter Coombs pass from Gribler)
Second quarter
L — Rodolfo DeLeon 5 run (Gribler run)
L — Cammire 71 pass from Gribler (run failed)
Third quarter
L — Cammire 64 pass from Gribler (Cammire pass from Gribler)
L — Cammire 22 pass from Gribler (Gribler run)
Fourth quarter
P — Joe Mackowiak 65 run (kick failed)

	Port	Law
First downs	15	18
Total net yards	313	482
Rushes-yards	33-164	31-290
Passing yards	152	186
Comp-Att-Int	8-30-3	7-15-1
Fumbles-lost	1-0	3-1
Penalties-yards	2-10	2-31

Records —St. Patrick 8-2, Lawrence 10-0.

Blackhawks edged by Maple Leafs 3-2

TORONTO (AP) — Peter Holland scored at 2:21 of the third period and James Reimer made 45 saves and the Toronto Maple Leafs beat the Chicago Blackhawks 3-2 on Saturday night.

Reimer made 26 saves in the third period to preserve the win. Nazem Kadri and James van Riemsdyk also scored for the Leafs.

Brad Richards and Brent Seabrook scored power-play goals for Chicago. Corey Crawford, who was making his first start since Oct. 18, made 24 saves.

On the game's first shift, the Leafs had a chance to score on Crawford. Tyler Bozak had van Riemsdyk on a 2-on-1 break but waited too long, and Seabrook slid in the way of the pass to break it up.

Less than a minute later, Trevor van Riemsdyk, playing older brother James in a regulation game for the first time, got a shot on net after a drop pass from Patrick Kane. Reimer made the save to keep it scoreless.

At 14:10 of the first, Kadri gave the Maple Leafs a 1-0 lead. Phil Kessel passed the puck to Daniel Winnik, who got it to Kadri in front for the goal.

With Sam Carrick in the penalty box for hooking Trevor van Riemsdyk, the Blackhawks tied it. Richards blasted a slap shot from the left faceoff circle short side on Reimer.

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COLLEGE FOOTBALL

MICHIGAN 34, INDIANA 10

Indiana	0	0	3	7	— 10
Michigan	10	7	7	10	— 34

First Quarter
Mich—FG Wile 35, 8:20.
Mich—Heitzman 6 pass from Gardner (Wile kick), 5:22.

Second Quarter
Mich—Darboh 12 pass from Gardner (Wile kick), 7:18.

Third Quarter
Ind—FG Oakes 38, 8:31.
Mich—Johnson 10 run (Wile kick), 1:39.

Fourth Quarter
Mich—FG Wile 23, 6:48.
Ind—Roberts 3 run (Oakes kick), 3:09.
Mich—Johnson 16 run (Wile kick), 2:26.
A—103,111.

	Ind	Mich
First downs	10	20
Rushes-yards	45-167	35-184
Passing	24	220
Comp-Att-Int	5-8-0	22-29-1
Return Yards	65	0
Punts-Avg.	6-37.7	4-38.8
Fumbles-Lost	3-2	0-0
Penalties-Yards	3-25	3-25
Time of Possession	26:25	33:35

INDIVIDUAL STATISTICS
RUSHING—Indiana, Coleman 27-108, Diamont 7-49, Roberts 9-19, Harris II 1-minus 1), Boudreau 1-minus 8. Michigan, Johnson 16-122, Hayes 6-21, Smith 7-21, Gardner 5-18, Norfleet 1-2.
PASSING—Indiana, Diamont 5-8-0-24. Michigan, Gardner 22-29-1-220.
RECEIVING—Indiana, Wynn 2-12, Roberts 2-4, Cobbs 1-8, Michigan, Darboh 9-107, Funchess 7-47, Dever 1-26, Kerridge 1-17, Williams 1-9, Heitzman 1-6, Smith 1-5, Hayes 1-3.

W. MICHIGAN 41, MIAMI (OHIO) 10

W. Michigan	7	17	14	3	— 41
Miami (Ohio)	0	10	0	0	— 10

First Quarter
WMU—Franklin 55 run (Haldeman kick), 7:59.

Second Quarter
WMU—Franklin 4 run (Haldeman kick), 12:02.
WMU—Terrell 5 run (Haldeman kick), 9:14.
MiO—D.Scott 19 pass from Hendrix (K.Patterson kick), 8:15.
MiO—FG K.Patterson 52, 1:50.
WMU—FG Haldeman 23, :01.

Third Quarter
WMU—Co.Davis 5 pass from Terrell (Haldeman kick), 9:58.
WMU—Franklin 5 run (Haldeman kick), 5:14.

Fourth Quarter
WMU—FG Haldeman 27, 11:44.
A—9,045.

	WMU	MiO
First downs	23	18
Rushes-yards	47-282	29-67
Passing	217	149
Comp-Att-Int	18-23-0	11-29-2
Return Yards	38	0
Punts-Avg.	1-55.0	3-39.0
Fumbles-Lost	2-1	0-0
Penalties-Yards	5-65	5-40
Time of Possession	34:13	25:47

INDIVIDUAL STATISTICS
RUSHING—W. Michigan, Franklin 29-182, Terrell 6-61, Chance 10-42, Team 2-(minus 3). Miami (Ohio), D.Scott 9-39, McRae IV 2-13, Niemiec 2-11, Washington 3-9, Hendrix 11-8, Kummer 2-7.
PASSING—W. Michigan, Terrell 18-23-0-217. Miami (Ohio), Hendrix 7-19-1-96, Kummer 4-10-1-53.
RECEIVING—W. Michigan, Co.Davis 7-114, Braverman 5-23, Da.Phillips 4-55, F.Johnson 1-21, Franklin 1-4, Miami (Ohio), D.Scott 3-36, Murphy 2-30, McRae IV 2-28, R.Williams 1-20, Jenkins 1-17, Shisso 1-10, R.Smith 1-8.

CENT. MICHIGAN 38, E. MICHIGAN 7

Cent. Michigan	14	17	0	7	— 38
E. Michigan	0	0	0	7	— 7

First Quarter
CMU—Lavalli 41 run (Eavey kick), 11:45.
CMU—Lavalli 1 run (Eavey kick), 5:23.

Second Quarter
CMU—Spalding 42 run (Eavey kick), 11:25.
CMU—T.Davis 15 pass from Rush (Eavey kick), 3:28.
CMU—FG Eavey 28, :00.

Fourth Quarter
CMU—Spalding 6 run (Eavey kick), 14:32.
EMU—Jackson 4 pass from Bolden (Mulder kick), 3:16.
A—19,613.

	CMU	EMU
First downs	27	5
Rushes-yards	55-278	29-21
Passing	223	76
Comp-Att-Int	18-23-1	7-19-1
Return Yards	0	21
Punts-Avg.	4-13.0	8-33.3
Fumbles-Lost	1-1	1-1
Penalties-Yards	5-41	4-19
Time of Possession	40:06	19:54

INDIVIDUAL STATISTICS
RUSHING—Cent. Michigan, Spalding 18-154, Lavalli 24-105, Walker 9-24, Team 1-(minus 2), Garland 3-(minus 3). E. Michigan, Bell Jr. 2-12, Jackson 2-12, Brumfield 7-9, Hill 4-7, Bolden 13-(minus 5), Team 1-(minus 14).
PASSING—Cent. Michigan, Rush 18-23-1-223. E. Michigan, Bolden 7-19-1-76.
RECEIVING—Cent. Michigan, Butler 5-95, T.Davis 4-51, Rice 4-24, Bacci 2-33, Wolf 2-16, Lavalli 1-4. E. Michigan, Russell 3-59, Brewer 1-7, Gardner 1-5, Jackson 1-4, Brumfield 1-1.

BIG TEN CONFERENCE

East	Conference				All Games			
	W	L	PF	PA	W	L	PF	PA
Michigan St.	4	0	163	81	7	1	364	162
Ohio St	3	0	139	65	6	1	310	146
Maryland	3	2	126	169	6	3	273	253
Michigan	2	3	101	114	4	5	197	195
Rutgers	1	4	77	172	5	4	218	265
Penn St.	1	4	75	108	4	4	201	170
Indiana	0	4	71	172	3	5	221	278
West								
	Conference				All Games			
	W	L	PF	PA	W	L	PF	PA
Nebraska	4	1	182	96	8	1	364	177
Iowa	3	1	148	84	6	2	237	160
Minnesota	3	1	117	97	6	2	225	178
Wisconsin	3	1	141	55	6	2	297	113
Northwestern	2	3	90	130	3	5	153	191
Illinois	1	3	97	145	4	4	228	275
Purdue	1	4	131	170	3	6	240	285

Saturday's Games
Iowa 48, Northwestern 7
Maryland 20, Penn St. 19
Wisconsin 37, Rutgers 0
Michigan 34, Indiana 10
Nebraska 35, Purdue 14
Illinois at Ohio St.

Saturday, Nov. 8
Iowa at Minnesota, Noon
Penn St. at Indiana, Noon
Wisconsin at Purdue, Noon
Michigan at Northwestern, 3:30 p.m.
Ohio St. at Michigan St., 8 p.m.

MID-AMERICAN CONFERENCE

East	Conference				All Games			
	W	L	PF	PA	W	L	PF	PA
Bowling Green	3	1	126	116	5	3	280	269
Akron	2	2	101	83	4	4	183	162
Ohio	2	3	84	135	4	5	171	242
UMass	2	3	194	162	2	7	277	315
Miami (Ohio)	2	4	149	200	2	8	220	324
Buffalo	1	3	111	120	3	5	245	265
Kent St.	0	4	48	84	1	7	113	235
West								
	Conference				All Games			
	W	L	PF	PA	W	L	PF	PA
Toledo	4	0	138	105	5	3	280	209
W. Michigan	4	1	170	103	6	3	311	228
N. Illinois	3	1	113	106	6	2	253	210
Cent. Michigan	4	2	177	122	6	4	248	219
Ball St.	2	2	128	126	3	5	215	212
E. Michigan	1	4	81	160	2	7	129	343

Saturday's Games
Cent. Michigan 38, E. Michigan 7
W. Michigan 41, Miami (Ohio) 10

Tuesday's Games
Toledo at Kent St., 8 p.m.
Bowling Green at Akron, 8 p.m.

Wednesday's Games
Buffalo at Ohio, 8 p.m.
N. Illinois at Ball St., 8 p.m.

EAST

Air Force 23, Army 7
Brown 21, Penn 13
Bryant 31, CCSU 3
Bucknell 27, Lafayette 24, OT
Charleston Southern 27, Monmouth (NJ) 0
Delaware 28, Rhode Island 13
Duke 51, Pittsburgh 48, 2OT
Fordham 37, Colgate 13
Harvard 23, Dartmouth 12
Lehigh 27, Georgetown 19
Marist 17, Jacksonville 16
Maryland 20, Penn St. 19
NC State 24, Syracuse 17
New Hampshire 49, Albany (NY) 24
Princeton 38, Cornell 27
Sacred Heart 23, Wagner 7
St. Francis (Pa.) 26, Duquesne 16
TCU 31, West Virginia 30
Temple 20, East Carolina 10
Towson 21, Elon 19
UConn 37, UCF 29
Wisconsin 37, Rutgers 0
Yale 25, Columbia 7

SOUTH

Alabama A&M 25, Jackson St. 14
Appalachian St. 44, Georgia St. 0
BYU 27, Miami 20
Bethune-Cookman 34, NC Central 20
Boston College 33, Virginia Tech 31
Chattanooga 51, Mercer 0
Coastal Carolina 38, Gardner-Webb 14
E. Illinois 41, Tennessee Tech 10
E. Kentucky 56, Tennessee St. 42
Florida 38, Georgia 20
Georgia Tech 35, Virginia 10
Houston 27, South Florida 3
Howard 17, Delaware St. 10
Jacksonville St. 56, Austin Peay 0
James Madison 31, William & Mary 24
Liberty 28, Presbyterian 7
Louisiana Tech 59, W. Kentucky 10
Louisiana-Lafayette 19, South Alabama 9
Miami 47, North Carolina 20
Morgan St. 38, Hampton 35
Norfolk St. 12, Florida A&M 10
Rice 31, FIU 17
Richmond 45, Villanova 9
SC State 59, Savannah St. 7
Samford 55, Concordia-Selma 0
Stetson 28, Campbell 24
The Citadel 28, Mercer 26
UT-Martin 62, Murray St. 38
VMI 31, Furman 15

MIDWEST

Butler 62, Morehead St. 52
Cent. Michigan 38, E. Michigan 7
Dayton 42, Valparaiso 19
Indiana St. 20, Missouri St. 18
Iowa 48, Northwestern 7
Michigan 34, Indiana 10
Missouri 20, Kentucky 10
N. Dakota St. 37, S. Dakota St. 17
N. Iowa 42, Illinois St. 28
Nebraska 35, Purdue 14
Oklahoma 59, Iowa St. 14
San Diego 17, Drake 14
W. Michigan 41, Miami (Ohio) 10
Youngstown St. 28, South Dakota 17

SOUTHWEST

Abilene Christian 52, Cent. Arkansas 35
Ark.-Pine Bluff 24, MVSU 14
Baylor 60, Kansas 14
Sam Houston St. 42, Stephen F. Austin 28
Texas A&M 21, Louisiana-Monroe 16

FAR WEST

Arkansas St. 44, Idaho 28
E. Washington 54, North Dakota 3
Montana 31, Sacramento St. 13
N. Arizona 29, Weber St. 22
New Mexico 31, UNLV 28
Southern Cal 44, Washington St. 17
Texas St. 37, New Mexico St. 29
Washington 38, Colorado 23

NFL

Thursday's Game
New Orleans 28, Carolina 10

Sunday's Games
Arizona at Dallas, 1 p.m.
Philadelphia at Houston, 1 p.m.
N.Y. Jets at Kansas City, 1 p.m.
Washington at Minnesota, 1 p.m.
Tampa Bay at Cleveland, 1 p.m.
Jacksonville at Cincinnati, 1 p.m.
San Diego at Miami, 1 p.m.
St. Louis at San Francisco, 4:05 p.m.
Oakland at Seattle, 4:25 p.m.
Denver at New England, 4:25 p.m.
Baltimore at Pittsburgh, 8:30 p.m.
Open: Atlanta, Buffalo, Chicago, Detroit, Green Bay, Tennessee

Monday's Game
Indianapolis at N.Y. Giants, 8:30 p.m.

NHL

Friday's Games
Toronto 4, Columbus 1
Detroit 5, Los Angeles 2
Anaheim 2, Dallas 1, OT
Calgary 4, Nashville 3

Saturday's Games
Winnipeg 1, N.Y. Rangers 0, SO
Boston 4, Ottawa 2
Toronto 3, Chicago 2
Tampa Bay 4, Washington 3
Florida 2, Philadelphia 1
New Jersey 3, Columbus 2
Pittsburgh 5, Buffalo 0
Carolina 3, Arizona 0
Colorado at St. Louis
Dallas at Minnesota
Vancouver at Edmonton
N.Y. Islanders at San Jose

Today's Games
Detroit at Buffalo, 5 p.m.
Los Angeles at Carolina, 5 p.m.
Calgary at Montreal, 7 p.m.
Arizona at Washington, 7 p.m.
Anaheim at Colorado, 8 p.m.
Winnipeg at Chicago, 9 p.m.
Nashville at Vancouver, 9:30 p.m.

MAPLE LEAFS 3, BLACKHAWKS 2

Chicago	1	1	0	— 2
Toronto	1	1	1	— 3

First Period—1, Toronto, Kadri 4 (Winnik, Kessel), 14:10. 2, Chicago, Richards 1 (Seabrook, Saad), 16:28 (pp). Penalties—Bickell, Chi (tripping), 2:24; Carrick, Tor (hooking), 15:02.
Second Period—3, Chicago, Seabrook 2 (Kane), 4:18 (pp). 4, Toronto, J.van Riemsdyk 5, 5:22. Penalties—Bozak, Tor (hooking), 3:41.
Third Period—5, Toronto, Holland 1 (Komarov), 2:21. Penalties—Robidas, Tor (high-sticking), 3:53; Odjya, Chi (slashing), 8:58; Clarkson, Tor (tripping), 14:41; Seabrook, Chi (boarding), 15:40.
Shots on Goal—Chicago 10-11-26—47. Toronto 10-10-7—27.
Power-play opportunities—Chicago 2 of 4; Toronto 0 of 3.
Goalies—Chicago, Crawford 3-1-1 (27 shots-24 saves). Toronto, Reimer 3-1-0 (47-45).
A—19,138 (18,819). T—2:33.
Referees—Dave Jackson, Greg Kimmerly.
Linesmen—Mike Cvik, Steve Miller.

NBA

Friday's Games
Memphis 97, Indiana 89
Cleveland 114, Chicago 106, OT
Milwaukee 93, Philadelphia 81
Phoenix 94, San Antonio 89
Sacramento 103, Portland 94
L.A. Clippers 118, L.A. Lakers 111

Saturday's Games
Dallas 109, New Orleans 104
Miami 114, Philadelphia 96
Washington 108, Milwaukee 97
Toronto 108, Orlando 95
Memphis 71, Charlotte 69
Atlanta 102, Indiana 92
Brooklyn 102, Detroit 90
Houston 104, Boston 90
Denver at Oklahoma City
Chicago at Minnesota
Phoenix at Utah
L.A. Lakers at Golden State

Today's Games
Sacramento at L.A. Clippers, 3:30 p.m.
Toronto at Miami, 6 p.m.
Charlotte at New York, 7:30 p.m.
Golden State at Portland, 9 p.m.

NETS 102, PISTONS 90

BROOKLYN (102)
Johnson 14-23 3-3 34, Garnett 7-15 4-4 18, Plumlee 4-6 2-4 10, Williams 7-19 0-0 15, Bogdanovic 1-7 0-0 2, Anderson 1-2 0-0 3, Teletovic 4-7 2-2 12, Jack 1-4 0-0 2, Jordan 3-3 0-0 6, Karasev 0-0 0-0 0, Kirilenko 0-1 0-0 0. Totals 42-87 11-13 102.

DETROIT (90)
Singler 2-7 0-0 5, Smith 6-15 2-8 14, Drummond 6-9 2-4 14, Jennings 6-14 6-7 18, Caldwell-Pope 3-10 4-4 10, Monroe 7-12 4-5 18, Butler 1-4 3-3 5, Augustin 1-5 4-4 6. Totals 34-76 25-35 90.

Brooklyn	**33**	**26**	**22**	**21 — 102**
Detroit	**25**	**22**	**28**	**15 — 90**

3-Point Goals—Brooklyn 7-26 (Johnson 3-8, Teletovic 2-5, Anderson 1-1, Williams 1-5, Plumlee 0-1, Jack 0-2, Bogdanovic 0-4), Detroit 1-17 (Singler 1-3, Smith 0-1, Butler 0-2, Augustin 0-2, Jennings 0-3, Caldwell-Pope 0-6). Fouled Out—None. Rebounds—Brooklyn 53 (Garnett 14), Detroit 48 (Monroe 11). Assists—Brooklyn 18 (Johnson, Williams 6), Detroit 21 (Jennings 9). Total Fouls—Brooklyn 23, Detroit 15. Technicals—Brooklyn defensive three second, Detroit defensive three second. A—19,904 (22,076).

LOCAL SPORTS CALENDAR

Lakeshore Quarterback Club

Quarterback Club: 7:30 p.m. Mondays, Lakeshore Middle School media center. Join varsity coach Bryan Keim and players each Monday during football season as they go over the previous week's game.

Benton Harbor- St. Joseph YMCA

Open pickleball: Saturdays, 9:30-11:30 a.m. Individuals or teams welcome, beginning and advanced levels available. No cost for members, $3 for non-members. For more information, call Matthew at 428-9622.

Racquetball private lessons: Lessons with racquetball coordinator Clint Thompson are available. Cost is $25 for members, $30 for non-members. Call 428-9622 for more information.

Fall programs: Session two of fall programs will begin Monday and run through Dec. 20. Programs include: mini sports, water runners, mini basketball, youth basketball, karate, youth racquetball, youth strength and fitness, speed and agility, ballet, jazz, gymnastics, tumbling, cheer and poms, swim lessons and swim team. For more information, visit www.bhsjymca.org or call 428-9622.

Lakeshore youth wrestling

Youth wrestling camp: Lakeshore varsity wrestling will hold a youth wrestling camp on Mondays and Wednesdays in November for any students in grades K-6. The program ends Nov. 19 with a mini-camp wrestling tournament.

South Shore Health & Racquet Club

TRX classes: Tuesdays, 9 a.m., and Thursdays, 9:45 a.m. Punch cards are available, which include 10 classes for $7 per class.

Start/restart tennis: Five-week adult beginner tennis class runs Nov. 3 - Dec. 1. Cost is $49 for members and the community.

Pickleball: Open to the public Friday and Saturday mornings from 9-11 a.m. Cost is $2 for members, $6 for non-members or $10 for non-member couple. A limited number of racquets are available to borrow.

Water fitness classes: Classes offered include Aqua Yoga, Maximum Liquid, Body Call Back and Senior Splash. Punch cards are available which include 10 classes at $6 per class.

For more information or to register for any South Shore classes, call 429-2101.

Indoor soccer

St. Joe Kickers Sport Club registration: Session One begins Nov. 14. Teams or individuals may register at www.stjoekickers.com. For more information, email Chris Haack at cbhaack@yahoo.com.

Athletic Jaier Soccer Club

Supplemental tryouts: Nov. 8-9 at River Park in Benton Harbor. High school boys from 1-2:30, U9-U14 boys and girls from 3-4:30 each day. To register, go to jaiersoccer.org. For more information, email jaierregistrars@gmail.com.

Dunes volleyball club

Team tryouts: The Dunes Volleyball Club will hold tryouts for its teams today and Nov. 9 at the Dunes Operation Center. Today, ages 16-18 will tryout from 11 a.m.-1:30 p.m., ages 10-13 will go from 1-3 p.m., and ages 14-15 will tryout from 3-5:30 p.m. On Nov. 9, ages 14-15 will tryout from 11 a.m.-1:30 p.m., ages 10-13 from 1-3 p.m., and ages 16-18 from 3-5:30 p.m. For more information and to register online, visit www.dunes.org or email dunesvbc@comcast.net.

Krush volleyball club

Krush volleyball meeting: Monday, 3 p.m. at the five-court facility. Anyone interested in playing travel volleyball is welcome.

Krush club team tryout: Today and Nov. 9 at the five-court facility. Cost is $30. Tryouts for the 12U team will be held from 9-11 a.m., for the 13U and 14U teams from 11 a.m. - 1 p.m, from 1-3 p.m. for the 15U team, and from 3-5 p.m. for the 16U-18U teams. For more information visit www.krushvbc.com or email Krush volleyball director Dennis Cooper at dennis.cooper@krushvbc.com.

Twin City Baseball Club

Fall, winter clinics: Saturdays and Sundays, starting Nov. 8-9 and ending Dec. 20-21, except for Thanksgiving weekend. Saturdays will be fielding and throwing clinics from 1-2 p.m. for ages 7-9 and from 2-3 p.m. for ages 10-12. Sundays will be hitting clinics from 1-2 p.m. for ages 7-8, 2-3 p.m. for ages 9-10 and 3-4 p.m. for ages 11-12. Cost is $100 for each of the six-week programs. There also are pitching and catching clinics available on Saturdays – see website or call for more information. Sign up forms are on the website. For more information or to sign up, go to the website at www.twincitybaseballsoftball.com. Call 932-1000, or email at twincitybaseballsoftball@gmail.com.

Road race

RACERS Rescue Run 5K: Nov. 9, 10 a.m., starting at Jean Klock Park. Proceeds support Stiggy's Dogs, an organization that rescues and trains shelter dogs to be psychiatric service dogs for military veterans in Michigan. Cost is $20 through Oct. 31, $25 from Nov. 1-8, and $30 on race down. Cost for children 14 and under is $15 though race day. Medals awarded to top finishers. To register, visit www.swmiracers.org/rescuerun. For more information, contact Marianne Groth at 269-876-0710 or email racers@swmiracers.org.

The local sports calendar appears twice weekly in The Herald-Palladium. Submit items for the local sports calendar to sports@TheHP.com or fax to 429-4392.

Pistons fall to Johnson, Nets at home

AUBURN HILLS, Mich. (AP) — Joe Johnson scored 15 of his 34 points in the fourth quarter and the Brooklyn Nets earned their first victory of the season, beating the Detroit Pistons 102-90 Saturday night.

The Pistons (0-3) got 18 points and 11 rebounds from Greg Monroe, who was making his season debut after a two-game suspension for a drunk-driving arrest, but shot 1 for 17 on 3-pointers.

Kevin Garnett added 18 points and 14 rebounds for the Nets (1-1), while Deron Williams scored 15 points.

The Nets led 59-47 after a first half that saw them score at least 25 points against Pistons small forward Kyle Singler. Singler struggled against Johnson, who had 17 in the first half, and was beaten badly by Williams for three straight baskets as the Nets pulled away in the second quarter.

CROSS

From page C1

Arthur said. "Mentally I wasn't there. Especially when Morgan (Beadlescomb) and Austin (Sargent) passed me, I just mentally went away."

Seniors Nick Jewell and Tanner Rydleski finished 42nd and 105th, respectively, and junior Kurk Egelhaaf placed 152nd to round out the Bears' top five.

"When it's some of these kids last race and they don't have their best day, as a coach, that's tough to swallow," Mahler said. "But to be top five in the state that is fantastic."

It is the sixth year in a row the St. Joseph boys have finished in the top 10.

For the girls, freshman Kaitlin Newton received All-State honors for her 30th place finish.

Newton's time of 19:19 was 14 seconds shy of her career best.

"It feels great to finish as high as I did," Newton said. "I really wanted to get under 19 (minutes), but I guess that is a goal for next year."

Mahler had hoped that the team could get all five runners in under 20 minutes, something they hadn't done all season. The Bears missed that mark by less than a second, but Mahler was proud of the way the girls ran.

Vanessa Veersma finished 33rd, Anna Fischer was 52nd, Abigail Tschetter placed 68th and Jessie Armstrong was 77th to the Bears top five.

"I thought we competed very well. We really brought it," Mahler said of the girls team. "We were just up against some really tough competition."

Results of the Division 2 girls race were delayed because Fischer's time was not recorded, initially placing the Bears sixth overall. But after bringing the omission to the officials Fischer's time of 19:41 was entered, jumping the Bears up to fourth.

Bridgman's boys team finished the highest in school history in Division 3, with a sixth-place showng.

Watervliet finished 16th, and Bangor was 13th.

"We are really happy with sixth," Bridgman coach John Wismer said. "We point to the regional and state meet for how we did in a season, and today was great. Really happy with our team."

Sophomore Brian Njuguna led the way for the Bees with a time of 16:30, good for 20th.

Njuguna was looking to break the school record, which is 16:13.4, but the difficult conditions made him adjust his approach.

"I wanted to come and get top daddy, but I felt like I ran a good race with the conditions we had," Njuguna said. "I'm most proud about the team though. We placed much better this season."

Watervliet's Brendan Daly (29th) also finished inside the top 30.

"I was thinking about Brock Thumm and how he medaled his junior year. I just told myself, 'I want to be like him. I want to medal as a junior,'" Daly said. "So it's a really cool experience to be able to come and do it."

Watervliet's girls finished 18th overall. Gabby Tavolacci was the Panthers' lead runner with a time of 20:26.

Individually, Bridgman's Mary Wheeler finished 54th, Berrien Springs' Mara McFarland finished 72nd and Bangor's Marilyn Gallegos finished 109th.

"Mary had her best time of the year, so it was a great day for our boys and our girl," Wismer said.

Eau Claire's boys finished 15th overall in the Division 4 race. Senior Rolando Hernandez was the top finisher for the Beavers with a time of 17:53.

Lake Michigan Catholic's Patrick Cecil (48th) finished in 17:35 to be the top area runner in the Division 4 race.

New Buffalo's Riley VanPelt and Parker Depalma finished 58th and 92nd, respectively.

State final results
Division 2
Boys

Team scores — 1. Grand Rapids Christian 83, 2. Fremont 104, 3. East Grand Rapids 199, 4. Clio 208, 5. St. Joseph 228, 6. Chelsea 255, 7. Linden 263, 8. Corunna 269, 9. Forest Hills Northern 305, 10. Sparta 310, 11. Otsego 314, 12. Sturgis 314, 13. Orchard Lake St. Mary's 320, 14. Pontiac Notre Dame 351, 15. Zeeland West 373, 16. Parma Western 397, 17. St. Clair 426, 18. St. Johns 456, 19. Gull Lake 463, 20. Petoskey 476, 21. Allen Park 500, 22. Dearborn Divine Child 538, 23. Grand Rapids South Christian 593, 24. Ann Arbor Gabriel Richard 595, 25. Armada 615, 26. Cranbrook-Kingswood 701, 27. Ferndale 735.
St. Joseph — 15. Skyler Arthurt* 16:11.8, 22. Erik Edwards* 16:17.4, 42. Nick Jewell 16:31.0, 105. Tanner Rydleski 17:05.6, 152. Kurk Egelhaaf 17:28.9.

Girls

Team scores — 1. Grand Rapids Christian 87, 2. Otsego 145, 3. DeWitt 156, 4. St. Joseph 186, 5. East Grand Rapids 200, 6. Chelsea 208, 7. Cedar Springs 255, 8. Forest Hills Northern 270, 9. Whitehall 281, 10. Linden 292, 11. Thornapple-Kellogg 294, 12. Grand Rapids South Christian 304, 13. Spring Lake 319, 14. Warren Regina 325, 15. Dearborn-Kingswood 355, 16. Gaylord 397, 17. Essexville Garber 403, 18. Adrian 513, 19. Detroit Country Day 522, 20. Ann Arbor Gabriel Richard 523, 21. Grosse Ile 529, 22. Pontiac Notre Dame 542, 23. Carleton Airport 591, 24. Flint Powers Catholic 601, 25. Marysville 617, 26. Williamston 628, 27. Ortonville Brandon 631.
St. Joseph — 30. Kaitlin Newton* 19:19.4, 33. Vanessa Veersma 19:21.7, 52. Anna Fischer 19:41.2, 68. Abigail Tschetter 19:53.9, 77. Jessie Armstrong 20:00.8.

Division 3
Boys

Team scores — 1. Benzie Central 87, 2. Lansing Catholic 141, 3. Hanover-Horton 188, 4. Stockbridge 191, 5. Shepherd 205, 6. Bridgman 215, 7. Calvin Christian 233, 8. Clare 241, 9. Manistee 271, 10. Holland Black River 272, 11. Jackson Lumen Christi 275, 12. Adrian Madison 315, 13. Bangor 357, 14. Ovid-Elsie 371, 15. Grand Rapids Covenant Christian 392, 16. Watervliet 409, 17. Jonesville 418, 18. Pewamo-Westphalia 430, 19. Mason County Central 441, 20. Boyne City 444, 21. Caro 452, 22. Carrollton 538, 23. Macomb Lutheran North 602, 24. Reese 627, 25. Sandusky 647, 26. Almont 650, 27. Byron 714.
Bridgman — 20. Brian Njuguna* 16:30.7, 49. Elliot Hanke 17:00.0, 76. Brandon Owen 17:22.2, 86. Karl Hanke 17:25.7, 89. Kole Hanke 17:26.7.
Bangor — 39. Justin Smith 16:51.3, 68. Ishmael Hodge 17:17.1, 127. Alex Martinez 17:47.1, 144. Marco Carrillo 17:59.2, 157. Carson Finch 18:08.1.
Watervliet — 29. Brendan Daly* 16:33.9, 74. Patrick Lynch 17:21.7, 131. Valentin Casiano 17:51.0, 168. Reese Jones 18:17.8, 201. Jobe Kerr 18:44.9.
Berrien Spring — 62. Brad Wurzel 17:12.4, 105. Grant Parkins 17:34.5, 138. Amos Leach 17:53.9.

Girls

Team scores — 1. Ithaca 147, 2. Shepherd 158, 3. Manistee 163, 4. Jackson Lumen Christi 164, 5. Hart 177, 6. Lansing Catholic 195, 7. Grandville Calvin Christian 229, 8. Caro 239, 9. Macomb Lutheran North 259, 10. Holland Black River 262, 11. Grand Traverse Academy 276, 12. Leslie 300, 13. Hopkins 321, 14. St. Louis 321, 15. Clare 370, 16. Hanover-Horton 390, 17. Grand Rapids West Catholic 481, 18. Watervliet 510, 19. Blissfield 519, 20. Delton-Kellogg 535, 21. Otisville Lakeville 536, 22. Erie Mason 558, 23. Reese 558, 24. Ida 570, 25. Adrian Madison 573, 26. Roscommon 660, 27. Capac 790. 28. Byron 793.
Watervliet — 56. Gabby Tavolacci 20:26.8, 131. Brittney Johnson 21:26.2, 134. Darbie Jones 21:30.1, 184. Martha Casiano 22:47.1, 199. Alyssa Hobson 23:21.6.
Bridgman — 54. Mary Wheeler 20:25.1.
Berrien Springs — 72. Mary McFarland 20:39.4.
Bangor — 109. Marilyn Gallegos 21:07.8.

Divison 4
Boys

Team scores — 1. Beal City 105, 2. Saugatuck 109, 3. Bear Lake-Onekama 121, 4. Concord 123, 5. Hudson 226, 6. Mendon 240, 7. Kalamazoo Christian 260, 8. Harbor Springs 277, 9. Ubly 281, 10. North Muskegon 327, 11. Manton 341, 12. Plymouth Christian Academy 353, 13. Breckenridge 366, 14. Evart 377, 15. Eau Claire 397, 16. Ottawa Lake-Whiteford 398, 17. Potterville 407, 18. Fairview 429, 19. Lansing Christian 429, 20. Hillsdale Academy 479, 21. Ellsworth 515, 22. Frankfort 528, 23. Centreville 540, 24. Southfield Christian 548, 25. Grosse Point Woods University Liggett 556, 26. Rochester Hills Lutheran Northwest 629, 27. Riverview Gabriel Richard 719.
Eau Claire — 69. Rolando Hermandez 17:53.8, 101. Travis Klltchman 18:17.1, 119. Santiago Banda 18:27.9, 144. Jordan Jones 18:47.2, 155. Rafael Lopez 18:57.6.
New Buffalo — 58. Riley VanPelt 17:43.8, 92. Parker Depalma 18:08.9.
Lake Michigan Catholic — 48. Patrick Cecil 17:35.7.

Girls

Eau Claire — 84. Elsie Jorgensen 21:21.9.
New Buffalo — 114. Eve O'Halloran 21:58.6.
Decatur — 125. Veronica Bell 22:12.6.
Catholic — 127. Carolyn Hardman 22:16.7.
* indicates medalist and all-state.

Contact: abornheim@TheHP.com; 932-0370; @HPBornheim

Don Campbell / HP staff

Lakeshore's Chayse Magrane sprints past Coldwater's Sam DeMeester (22) and Kolin Wark (4) and scores a touchdown during the first half of Saturday's game.

LANCERS

From page C1

coach Bryan Keim. "We wanted to win the field position battle and take advantage of short fields.

"I thought Chayse (Magrane) played well on his bad ankle," added Keim. "He tweaked it in practice on Thursday. It was touch and go. He was hurting a lot more than he showed."

Magrane rushed for 74 yards on 15 lugs and completed 5 of 11 aerials for 56 yards, including several key completions on third down to keep drives alive.

"I also thought our defense played well," noted Keim. "Quay'shawn Moody, Ryan Potts, Kyle Krager and Brock Emery, up front won the battle which allowed our linebackers to play clean.

"The great thing is you get to play another game. We'll just put all our chips in the pot and see what happens."

The final score was a lot closer than the yardage.

Lakeshore outgained Coldwater (8-2) by 417 net yards to 134.

At halftime, the Lancers held a 277 to 29 advantage in net yards.

Top tacklers for the Lancers were Joey Nate with eight, Potts and Andrew Branch with six each, and Emery with five.

Coldwater punter Blaze Watson helped keep Lakeshore in poor field position,s averaging 51 yards on six punts.

LAKESHORE 21, COLDWATER 14

Coldwater	**0**	**0**	**7**	**7** —	**14**
Lakeshore	**7**	**7**	**0**	**7** —	**21**

First Quarter

L — Chayse Magrane 19 run (Magrane kick)

Second Quarter

L — Magrane 5 run (Magrane kick)

Third Quarter

C — Connor Covert 41 pass from Luke Beckhusen (Blaze Watson kick)

Fourth Quarter

C — Sam DeMeester 29 run (Watson kick)

L — Sam Effa 50 run (Magrane kick)

	C	L
First Downs	5	19
Total net yards	134	417
Rushes-yards	27-69	55-361
Passing	65	56
Comp-Att-Int.	2-4-0	5-11-0
Fumbles-Lost	1-1	1-1
Punts-Avg.	6-51	5-29.6
Penalties-Yards	3-12	4-35
Possession Time	17:20	30:40

RUSHING — CW: DeMeester 13-61; LKS: 29-191, Magrane 15-74, Andy Branch 7-34.
PASSING — CW: Beckhusen 2-4-65; LKSA: Magrane 5-11-56.
RECEIVING — CW: Connor Covert 1-41, Spencer Burns 1-24; LKS: Eric Schmidt 2-25, Effa 1-21; Justin Bundy 1-11, Brock Emery 1-8.
Records — Lakeshore 8-2, Coldwater 8-2.

VOLLEY

From page C1

Springs standout Holly Toliver, makes Buchanan (43-4-1) the clear favorite in the Class B district at Dowagiac.

The Bucks are led by sophomore standout Franki Strefling and a strong senior class. They open against Benton Harbor, with the winner advancing to play Berrien Springs.

Toliver led the Shamrocks to district titles the past three seasons, but has since moved on to play at Michigan State.

Dowagiac and Coloma will play on the other side of the bracket.

In the Class B district at Allegan, South Haven will open against Hopkins, the only team in the district that isn't in the Wolverine Conference.

With a win, the Rams would advance to play Otsego. Plainwell, Paw Paw and Allegan are on the other side of the bracket.

Cassopolis will host a wide-open Class C district.

Eau Claire opens against Watervliet, with the winner to face New Buffalo. On the other side of the bracket, Bridgman has a bye and awaits the Cassopolis-Brandywine winner.

Decatur will compete in the Class C district at Lawton, while Hartford and Bangor will be at the Gobles district.

Michigan Lutheran (27-6-2), an honorable mention selection in Class D and the Red Arrow Conference champion, looks to be the favorite in the Class D district at River Valley.

The Titans will open play against Grace Christian, with the winner to face Lake Michigan Catholic.

River Valley opens against Countryside, with the winner to face Lawrence, the only non-Red Arrow team in the field.

Contact: bsanders@TheHP.com, 932-0366, @HPBenSanders

District draws

Class A
Hosted by Portage Central
Tuesday
Kalamazoo Central at Portage Central, 6:30
Portage Northern at Niles, 6:30
St. Joseph at Mattawan, 6:30
Thursday
St. Joseph-Mattawan winner vs. Portage Northern-Niles winner, 5:30
Lakeshore vs. Kalamazoo Central-Portage Central winner, 7
Saturday
Championship, 10

Class B
at Dowagiac
Monday
Buchanan vs. Benton Harbor
Wednesday
Berrien Springs vs. Buchanan-Benton Harbor winner, 5
Dowagiac vs. Coloma, 7
Thursday
Championship, 7

at Allegan
Monday
South Haven vs. Hopkins, 5
Paw Paw vs. Allegan, 7
Wednesday
Otsego vs. South Haven-Hopkins winner, 5
Plainwell vs. Paw Paw-Allegan winner, 7
Thursday
Championship, 7

Class C
at Cassopolis
Monday
Eau Claire vs. Watervliet, 5
Cassopolis vs. Brandywine, 7
Wednesday
New Buffalo vs. Eau Claire-Watervliet winner, 5
Bridgman vs. Cassopolis-Brandywine winner, 7
Thursday
Championship, 7

at Gobles
Monday
Kalamazoo Hackett vs. Hartford, 5:30
Gobles vs. Kalamazoo Christian, 7
Wednesday
Bangor vs. Kalamazoo Hackett-Hartford winner, 5:30
Bloomingdale vs. Gobles-Kalamazoo Christian winner, 7
Thursday
Championship, 6

Hosted by Lawton
Monday
Decatur vs. Marcellus, 5
Schoolcraft at Lawton, 6:30
Centreville at White Pigeon, 6:30
Wednesday
Constantine vs. Decatur-Marcellus winner, 5
Schoolcraft-Lawton winner vs. Centreville-White Pigeon winner, 6:30
Thursday
Championship, 6

Class D
at River Valley
Monday
Grace Christian vs. Michigan Lutheran, 6
Countryside vs. River Valley, 7:30
Wednesday
Lake Michigan Catholic vs. Grace Christian-Michigan Lutheran winner, 6
Lawrence vs. Countryside-River Valley winner, 7:30
Thursday
Championship, 7

Lions announce series of roster moves

By DAVE BIRKETT
Detroit Free Press

With two pass rushers set to rejoin their defensive rotation next week, the Detroit Lions made two moves to clear roster space Saturday.

The Lions waived safety Jerome Couplin and tight end Jordan Thompson. Linebacker Kyle Van Noy will be activated off injured reserve next week, and defensive tackle C.J. Mosley is set to be reinstated from the reserve/suspended list before next Sunday's game against the Miami Dolphins.

Couplin has been on the Lions' 53-man roster for all eight games this year, though he was cut last week and signed immediately to the practice squad once he cleared waivers.

When Mosley was suspended and sent home from London for violating team rules last Saturday, the Lions re-signed Couplin to their active roster.

Thompson played two games for the Lions after spending the first six weeks on practice squad. He did not catch a pass.

Both players still have practice-squad eligibility.

Van Noy, the Lions' second-round pick, has been out since undergoing hernia surgery in August, but he practiced two weeks with the team before this week's bye.

He will join the linebacker rotation immediately and is expected to contribute as a situational pass rusher.

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A year at the pier

Photo chronicle part of 'Lighting the Lake' event at Box Factory

By JOHN MATUSZAK
HP Staff Writer

ST. JOSEPH — For more than 100 years, life has ebbed and flowed around the St. Joseph lighthouses as they guided ships and provided inspiration for artists and lovers and dreamers.

The weather changes, the waters storm and then are still, the skies blaze with color or are blanketed by clouds. People come to the pier to start new chapters in their lives, or close old ones.

"There is only one thing that doesn't change. That is the lighthouses. They are the constant," said photographer Laura Kraklau, who has produced "View 366," a book of images of the historic icons taken every day for a year (actually, a leap year, hence the 366).

Kraklau's book, along with poetry and other works centering on the lighthouses, will be part of "Lighting the Lake," at 7 p.m. Friday at the Box Factory for the Arts in St. Joseph.

Kraklau will speak about her project and sign copies of the 229-page book, for sale at $65. A portion of the proceeds will be donated to the Lighthouse Forever Fund, which is raising money to restore the lighthouses, built in 1907 and acquired by the city of St. Joseph last year.

The event also benefits the Box Factory's Writers Studio and First Friday Film series.

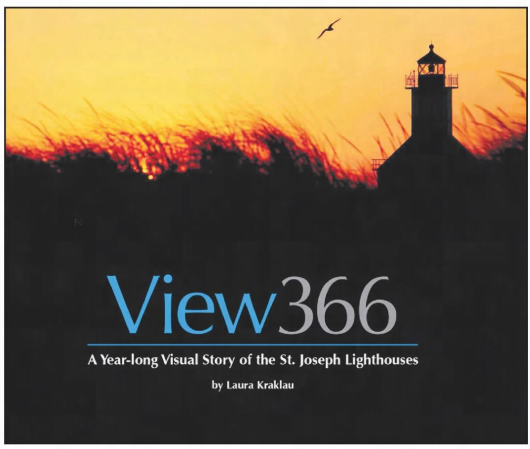
Along with the photographs, winners of recent contests for poetry and photography inspired by the lighthouses will be announced. "Lighting the Lake," a chapbook of the poetry with historical photos and the winning photograph on the cover, will be available.

The film "Painting the St. Joseph Lighthouse with Bob Fagan," will show the lighthouses – inside and out – from an artist's perspective. The film, by Douglas, Mich., filmmaker John Leben, was part of a PBS series entitled "Painting on Location with Bob Fagan."

Standing out

There are several things that make the St. Joseph lighthouses unique, Kraklau observed.

Their position on the North Pier provides a backdrop of freighters and sailboats, strollers and wind surfers, all surrounded by the changing moods of the lake and sky. "It's probably one of the most photographed lighthouses on Lake Michigan for that reason."



Don Campbell / HP staff

TOP: Laura Kraklau is pictured Thursday at her studio in the Box Factory for the Arts in St. Joseph. Kraklau has recently published a book titled "View 366: A Year-Long Visual Story of the St. Joseph Lighthouses." ABOVE: The cover of Kraklau's recently published book.

Kraklau didn't have any difficulty finding unique perspectives on a daily basis.

"It's amazing how new and fresh and different it stayed the entire year," Kraklau said.

The project brought a lifelong interest in photography into focus for Kraklau, who until recently was the director of public relations and marketing for Lake Michigan College.

The St. Joseph native first peered through a lens while tagging along after her grandmother, an avid photographer who enjoyed shooting the lighthouses and other outdoor scenes.

She gave little Laura a Brownie Kodak camera to practice with, and imparted lessons about such elements as composition.

"She taught me to pay attention to everything around me, not just the focal point, but to all of the elements," Kraklau said.

After graduating from St. Joseph High in 1985 and later Michigan State University, Kraklau concentrated on her marketing career and didn't have much time for photography.

When she picked her camera up again, she found herself gravitating toward the lighthouses and the lakeshore.

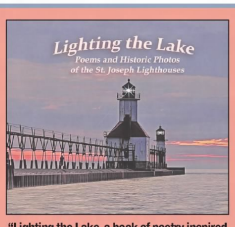
On one occasion she was at the shore three nights in a row, and had the idea of shooting every day for a year to chronicle the changing scene.

Her start date was Aug. 26, 2011, and she took pictures every day until Aug. 25,

See PIER, page D2

IF YOU GO

What: "Lighting the Lake"
When: 7 p.m. Friday
Where: Box Factory for the Arts, 1101 Broad St., St. Joseph
How much: $10
Contact: 983-3688 or www.boxfactoryforthearts.org



"Lighting the Lake, a book of poetry inspired by St. Joseph's lighthouses, features a photo by Galen Husma on the cover.

Lighthouse verse

Poets view icons from different vantage points

By JOHN MATUSZAK
HP Staff Writer

ST. JOSEPH — The St. Joseph lighthouses are many things to many people.

For some, they are a concrete monument to the keepers who guided thousands of ships home.

To others, they are a symbol that marks the passage of time.

Those many points of view are captured in "Lighting the Lake," a book of poetry inspired by the lighthouses, along with historical photos.

The book will be available at the "Lighting the Lake" event at 7 p.m. Friday at the Box Factory for the Arts.

Proceeds from the book will benefit the

See LIGHTHOUSE, page D2

Kids turn out in unexpected, different ways

There is no justice when it comes to having children. Frankly, there are days when it seems like you might have gotten someone else's kids.

Our oldest is laid back and easygoing. As his mother, I know he wasn't always this way and I have the crow's feet to prove it. His wife genuinely is laid back, soft-spoken and reserved.

Lori Borgman

They were blessed with children who, if unsupervised, would and could walk on the ceiling. Naturally, they'd paint the bottoms of their feet first.

The couple you might expect to have cooing doves somehow wound up with braying donkeys. Completely adorable and lovable donkeys, mind you, but children with an energy level and focused determination usually exhibited only by superheroes.

No two kids are ever alike.

At age 3, our youngest arrived for a family visit to Grandma and Grandpa's one weekend, flung open the door to the mini-van upon arrival and yelled, "Don't anybody try and kiss me!"

When she was about 9 and had stirred things up before school, I asked her if she woke up every morning wondering what she could do to cause trouble.

She looked me straight in the eyes and said, "Yes."

Guess who got the most easygoing, pleasant, smiley, good-natured, happy baby in the world?

Our three kids look at one another's kids and marvel at the inequities of the gene pool. It's almost like their children's personalities were switched at birth.

Jerry Springer, line one.

I've seen it in other families, too. The wild thing grows up, marries and gets the demure children, while the demure sibling weds and has children that have to be dragged out of public places by the backs of their necks.

A young woman raised in a family of all girls has all boys, and a young father raised with brothers, football, baseball and basketball has ballerinas.

If only parenting required nothing more than navigating familiar waters. But it rarely does. Planning and anticipating are essential to good parenting, but the truth is, you can never fully imagine the future. Sometimes you simply live it when you get there.

You may wind up with a child who is nothing like the child you were for a reason – so that your mind can stretch, your brain will grow and your feet will learn to sprint.

Parenting is not about recreating a smaller version of you; it's about discovering someone entirely new. It's exploring how the pieces fit, who that boy was meant to be, what her talents and gifts are, what comes naturally and what needs a push.

Parenting is often learn-as-you-go. It is a lifelong endeavor punctuated with intense joy, sleepless nights and profound humbling – the humbling part is what keeps us all from becoming experts.

Parenting is the most challenging and worthwhile job you'll ever have. Now go scrape those kids off the ceiling.

Lori Borgman is a columnist, author and speaker. Email her at lori@loriborgman.com.

Bazaars

Galien: The Everyday Angels Relay Team will hold a Girls Night-In Christmas Bazaar to raise money for Relay for Life. A $5 entry fee covers food and one entry for door prize drawings. This event will be held from 1-4 p.m. Saturday at Community of Christ Church, 110 S. Cleveland Ave. There will also be a Christmas cookie sale.

Niles: The Christian Service Center at St. Mary's is sponsoring a Holiday Bazaar and Food Drive from 9 a.m.-2 p.m. Saturday at St. Mary's School Gym, 217 Lincoln Ave. There will be crafts, pastries, snacks, coffee and lunch. Admission is a non-perishable food item for the CSC Food Pantry.

Benton Township: Lake Michigan College's Mendel Center Conference & Event Services will hold their annual Holiday Bazaar in Upton Hall from 9 a.m.-3 p.m. Saturday. Admission is free. Parking is available in Lot A, off Yore Avenue. Call 927-8606 for more information. Booths are available for vendors.

Bridgman: Holiday Arts and Crafts Fair will be held at Woodland Shores Baptist Church, 3555 Shawnee Road, from 9 a.m.-2 p.m. Nov. 15.

Dowagiac: 18th Annual Arts and Craft Show will be from 9 a.m.-2 p.m. Nov. 15, at Dowagiac Union High School, 701 West Prairie Ronde. This even will be held in conjunction with Dowagiac's Old-Fashioned Christmas Celebration weekend. Sponsored by Theta Mu Chapter of Beta Sigma Phi Sorority. Lots of arts and crafts and baked goods from many area craftsmen. Free admission. Donuts and lunch menu will be available.

Coloma: Coloma Athletic Boosters are hosting the first annual Comet's Holiday Bazaar at Alwood Gym on Nov. 16. Space rentals starts at $20 with an additional raffle prize donation. Contact Apryl Watson at watson.apryl@gmail.com or Brenda Crisenbery at 470-0471 for vendor applications and information.

News of area bazaars and arts and crafts shows will be published Sundays in The Herald-Palladium. Non-profit groups who would like to be included should send a press release two weeks in advance of the event to: Focus, The Herald-Palladium, PO Box 128, St. Joseph, MI 49085.

Lighthouse

From page D1

Lighthouse Forever Fund to restore the lighthouses, the Box Factory's Writers Studio and its First Friday Film series.

Winners of contests for poetry and photography will be announced at the event.

Denise Tackett, who edited the book, said several of the local poets commented on the historic role of the lighthouses as a guide to the St. Joseph harbor.

In a haiku, Liz Darato writes:

Patient sentinel
Points the shimmery pathway
Past menacing depths.

In her poem "The Lighthouse – Heart, Mind and Body," Kalina Dolejsi observes the toll the elements and time have taken:

careful with me
my parts are old,
rusty underneath
the railing winding upwards
broken.

While others see the lighthouse from the vantage point of the wandering mariner, Tackett experiences it from the land:

Despite six generations of living in St. Joe
we are not boat people, we are land people
We see the lake from the shore
The lighthouse is not a beacon of safety for us,
it is a benchmark, a marker, a touchstone,
something that marks our place on this lake,
something that marks our place in this time.

The poems are accompanied by historical photos culled from the collections of the Heritage Center and the Morton House Museum, showing lighthouse keepers looking toward the horizon, large ships steaming into the harbor, beachgoers in long black stockings and men in derbies and suspenders fishing off the wooden-planked pier.

Nathaniel Rich's poem "In Need of a Keeper" speaks to the urgency of preserving these icons:

All the lighthouse desires
is a different life, one away
from inattentive keepers and squalor...
A life that starts with grooming
and the loving embrace of a new
lighthouse keeper.

Attention: Couples

The Herald-Palladium publishes news for engagements, weddings and anniversaries each Sunday.

With engagements and weddings, one of the couple must be a resident or former resident of the area to have the announcement published. Couples celebrating anniversaries also must be residents or former residents.

Forms are available online at www.TheHP.com and at our office, 3450 Hollywood Road, St. Joseph. Information submitted will be used as space permits.

Engagements

Engagement stories and pictures are published only if they are received more than 30 days before the wedding date. Stories are published with a picture of the bride alone or of the couple alone, but the photo must be of good quality.

Weddings

Wedding stories and pictures will be published if received within six months after the wedding date. Wedding stories are published with a picture of the bride alone or of the couple alone, but the photo must be of good quality. For those unable to get a picture from their wedding photographer within a reasonable time, we also accept snapshots if they are of good quality.

Anniversaries

Brief stories without pictures will be published for couples celebrating anniversaries of 25 years and every five years thereafter through 45 years. More complete stories and photos will be published of couples celebrating 50 years and every five years thereafter.

Stories about couples celebrating 50th, 55th, 60th, 65th or 70th anniversaries may be accompanied by a current photo (no more than five years old) and an original wedding photo. Anniversary stories will be published if received within six months after the anniversary date. Publication dates cannot be guaranteed.

Photos

Photographs for the Couples Page may now be published in color for a fee of $15. There is no charge for photographs published in black and white. Return of pictures from the Focus department cannot be guaranteed. An attempt will be made to return pictures accompanied by a self-addressed stamped envelope. Pictures not returned by mail can be picked up at The Herald-Palladium office.

Need more help? Call 429-2400 or (800) 356-4262, ext. 295.

Pier

From page D1

2012 – no vacations, no sick days – averaging around 100 frames at a time.

Her mother, Deloris Catania, later suggested she turn the images into a book.

The results are as much a snapshot of life in St. Joe as a tribute to the lighthouses which are in every frame, sometimes in the background and in others front and center.

Kraklau captured stunning sunsets, such as "Molten Lava," and more subdued days.

She never staged a photograph, and surprises constantly appeared.

"Apocalyptic Sunset" caught the "surreal" horizon heightened by the haze of a distant Minnesota forest fire.

She spied Mennonites and newlyweds on the pier, and "Love Letters" left in the sand.

At the edge of one frame she titled "Rest in Peace," a group pours the ashes of a loved one into the water. Kraklau didn't notice them in the photo until she got back to her studio.

On her last day of shooting, Kraklau saw a freighter sitting majestically along the horizon. Later she learned from the local news the ship had run aground – as if waiting for her to come along.

Putting it together

When it came to arranging the photos and designing the book, Kraklau turned to Mike Johnson, a graphic designer with whom she had worked on many projects at Lake Michigan College. Johnson also did the layout for the popular "24/7" book of photos of St. Joseph and Benton Harbor. Holland Litho is handling the printing, with an initial run of 2,000.

Kraklau, who has had a studio at the Box Factory for two years, included text for about 70 percent of the photos, setting the scene or adding historical information.

All the while she was gathering her photos, she wasn't aware that the city was in the process of obtaining the lighthouses, declared surplus in 2008, or that a fundraising campaign would be launched to raise $2 million for renovations.

Kraklau delayed publication for a year, until 2014, "because I wanted to get it right."

That publication date coincided with the Lighthouse Forever Fund campaign. "We thought, 'Wow, that is really good timing.'"

In the three years since she started her project, Kraklau has seen rust creep over the exterior of the inner light. The initial work by the city will be to paint and seal the structure from moisture. Later, officials want to refurbish the interior and open it to the public.

Kraklau wants her book to remind people of how important it is to save the lighthouses.

"I hope it gives people a sense that this is truly a landmark," Kraklau said. "People are connected with this in St. Joe. It's part of the fabric of our lives."

Tickets for the "Lighting the Lake" event are $10 and include one free drink ticket. Wine and beer will be available for purchase and light refreshments will be served.

Tickets can be purchased online with PayPal at www.boxfactoryforthearts.org, or with credit card at 983-3688. Tickets will also be available at the door the night of the event.

Contact: jmatuszak@TheHP.com, 932-0360, Twitter: @HPMatuszak

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Delirium can have lasting consequences

Lynn Kellogg
Generations

An unfortunate though somewhat common complication for older adults who are hospitalized or experiencing acute medical problems is delirium. It's usually an abrupt change in mental state triggered by severe illness, medication or surgery.

Someone experiencing delirium may seem totally out of character; perhaps showing volatile anger, paranoia or confusion. It may be difficult for them to think logically. The good news is that delirium is often reversible. The bad news is that family often is unaware of what delirium is and how it can be helped. Family members might be concerned that their loved one has suddenly slipped into dementia or some sort of mental illness. Particularly for someone in their 80s, lack of understanding about delirium can have grave impact on opinions of how well recovery might go and what the future might hold.

Dr. James Rudolph is a leading expert of delirium and one of the founders of The American Delirium Society. He shares that, "Overall, about 25 percent of hospitalized patients age 65 and older will have or will develop delirium. Of that number, up to 50 percent of surgical patients, depending on the surgery, and up to 75 percent of intensive care unit patients will develop delirium."

A key to successfully reversing delirium is recognizing what is happening. This usually takes a partnership between family and friends who know what's "normal" for the person and the medical team so the latter can work to identify the cause. A major red flag for delirium is abruptness in the change of behavior. Common symptoms include poor concentration, incoherent speech, confusion, sudden emotional shifts and "sundowning" – a shift in mental state that occurs at the end of the day.

Delirium is itself a symptom of some underlying issues. Common causes can be reactions to medications, infections or some physical complication. Simply the strangeness of being in a hospital can have impact due to lack of sleep, isolation and sensory breakdown if without glasses or hearing aids. According to Rudolph, research at Harvard Medical School is showing that results of delirium can impact functioning long after hospitalization.

Longer-term impact of delirium raises concerns. It's common for people discharged from major surgery to spend a time of concentrated rehabilitation in a nursing home. Success rates run high.

If cognitive functioning altered by delirium adds to a family's concern over someone returning to their home, however, accurate discussion of options may also be affected. Is the loved one now too frail or too confused to consider a return home? The end of rehabilitation becomes a critical decision time.

Society already has a tendency to be a bit black and white on the topic of independence. We seem to think someone can "do it all" without assistance or they are dependent and must be fully cared for. Reality is often somewhere in the middle.

When someone enters a nursing home, they are given the option of talking to a pre-designated Local Contact Agency that can help them sort through their options. Region IV Area Agency on Aging is a private entity designated by the state to serve as Local Contact Agency. AAA helps hundreds of families sort out their options. In 2014 alone, 80 individuals returned home from a nursing home with AAA assistance. Some lived in a nursing home for years. Some no longer had a former home to return to, or found a different type of home better for their needs.

Give the Info-Line a call at 1-800-654-2803 to arrange to talk to a professional about options. Mention this article. There may be support available in a different setting. There may be support for caregivers. There's no obligation. We're here to help.

Lynn Kellogg is chief executive officer of Region IV Area Agency on Aging in Southwest Michigan. Questions on age or independence services? Call the Info-Line for Aging & Disability at 800-654-2810 or visit www.areaagencyonaging.org. The Generations column appears each Sunday in The Herald-Palladium.

Girlfriend's issue isn't weight – it's behavior

Carolyn Hax

DEAR CAROLYN: My girlfriend of two years could stand to lose about 20 pounds, which would result in increased energy (as it is now she spends a lot of time sitting around playing iPhonegames), more confidence (she says she doesn't like the way her clothes fit her), and more attraction between us (I'm reluctant to admit it, but her added weight is a bit of a turnoff).

I suspect she'd have more energy and more confidence because I did when I lost about 60 pounds over the course of a few years. I'm guestimating here, but I think she could've stood to lose about 10 pounds when we started dating but instead she's added 10.

I'm not sure how to approach this because I don't want to sound shallow, but I'm also concerned for her health, and we're kind of at that stage of figuring out what's next for us (i.e., marriage). But I'm not sure I want to be married to someone who puts on 10 pounds every two years and then sits around on her iPhone complaining her clothes make her look fat. Your thoughts? – Anonymous

DEAR ANONYMOUS: You're tiptoeing around this as if it's some delicate question about weight, and that even asking it makes you part of some superficial mob of fat-shamers.

Ask yourself, please: If your girlfriend carried an extra 10 or even 20 pounds and met you at the door dressed to dance and led you by the wrist to a week-night salsa-fest; or forwarded you emails she subscribed to with local shows or fairs or sporting events with a quick note, "Say the word and I'll buy us tickets"; or used her home time to experiment with recipes or refinish old furniture, or whatever else didn't involve rotting on a couch, would we be having this (quasi-) conversation? Isn't the point where weight itself, as opposed to behavior, is seen as a problem the better measure of one's depth?

Your girlfriend of two years could stand to lose ... you call them "pounds," but I call them "the mind-blowingly life-squandering habits of phone-staring and fat-whining" (I get paid by the hyphen) – and if it makes me shallow to say this out loud, then call me a kiddie pool and pick another column.

I happen to believe it's sane, not shallow, for you to balk at marriage (!) with someone you apparently don't like as much as you used to. I also regard it as kind, not shallow, to let her know what you're seeing: "I find it hard to believe you're happy this way, sitting around on your iPhone and tearing yourself down. Are you?"

I suppose we could debate cause and effect here – couch time breeds weight gain, weight gain breeds couch time, depression lurks amid both – but let's tweak my original question to you: If she were 20 pounds lighter, sitting around on her iPhone complaining her clothes make her look fat, would you want to be married to that?

DEAR CAROLYN: Every year, my ex – who left me out of the blue for another man – contacts me one way or the other to wish me a happy birthday. It always stuns me because we never communicate during the entire year, and she knows she's responsible for wrecking our relationship. I don't think she has a guilt complex as much as she wants to have her cake and eat it too since she's seriously seeing someone else.

For years, I've ignored her, hoping she'll get the hint. No luck there. If silence isn't working and I really don't want to change my number or my email address, what's the most effective yet tactful way to tell her to get lost – and stay lost – without opening up old wounds, which are still pretty raw? Birthdays are supposed to be fun, and the last thing anyone needs on their birthday is for an unwanted ex to keep showing up. – Wanting to Put the "Happy" Back In

DEAR WANTING: "Thank you for the call/email. The best birthday gift you could give me, though, is to leave me in peace." Then block her phone number and email address.

Or, skip straight to Step 2, and wish yourself a happy.

One quibble: She didn't "wreck" your relationship, she left it. If there was any wreckage (versus merely falling out of love), then it occurred before she left, since people don't leave when they're happy.

Her leaving for someone else is a coward's move and hurts deeply, yes – it isn't radical to conclude, though, that someone who does that "out of the blue" already wasn't happy and merely hadn't communicated that to you. That suggests her departure was coming, even necessary, regardless.

So how 'bout pairing your cake this year with a farewell toast to the specter of Ms. Bad-for-Me? And if you can't, then call it a pledge to find out why.

Email Carolyn at tellme@washpost.com, follow her on Facebook at www.facebook.com/carolyn.hax or chat with her online at noon each Friday at www.washingtonpost.com.

Pet of the week

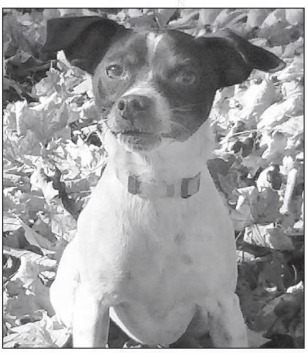
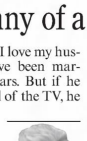


Photo provided

Meet Mikey! Mikey, a 1-year-old rat terrier, is available for adoption with Animal Aid. He is good with other dogs and loves children, but since he's high energy, he may be best in a home with older children. Mikey is up to date on vaccinations and has been neutered. For more information or to meet him, call Shirley at 944-3196. Check www.animalaidswmi.org for more dogs and also cats available for adoption.

Family chafes under tyranny of a TV dictator



Jeanne Phillips
Dear Abby

DEAR ABBY: I love my husband. We have been married for 45 years. But if he isn't in control of the TV, he is unbearable. Even if someone else is watching something, he will come in and demand to change the channel. If he falls asleep and we change the channel back, he gets mad when he wakes up. He'll change it back and immediately fall asleep again. I have tried to get him to understand he is being rude, but he doesn't agree.

I realize this isn't a serious problem, but it's very annoying. Thanks for any suggestions you might have on this issue. – Married to a TV Hog

DEAR MARRIED: Trying to reason with your husband won't work because what he's really doing is asserting himself as top dog in the household. I'm sorry you didn't ask me sooner because I could have saved you years of frustration by recommending you get a second television set in another room.

DEAR ABBY: I inherited my mom's engagement ring a few years ago when she passed away. I don't know what to do with it now. It appraised for $3,500, but I understand that is full retail. Female friends say I need to keep it to give to a special woman (or use the stone for another ring to offer her).

I'm almost 50 and haven't been in a relationship in many years. My last date was nearly 10 years ago, so I am thinking it is not likely I will ever have anyone to share the ring with. I hate for it to sit in a box until I am gone for someone else to deal with.

Do you think I should sell it or continue to hold onto it? I live a debt-free life after paying off my house a couple of years ago, so the extra money isn't a necessity. – David in Kentucky

DEAR DAVID: Gems are meant to be enjoyed, and it is doing no one any good sitting in a drawer, a cupboard or a safe. If you have no relatives who might like to have the ring or the stone, then sell it.

DEAR ABBY: In late 2012, I met the most amazing man I've ever known, "Sean." We fell in love instantly. We had a perfect love until eight months later, when I suffered a mental breakdown.

I didn't know how to deal with anything in my life. I contemplated suicide. I pushed Sean away. In spite of all his pleas and loving expressions, I pushed harder.

Finally, six months into my recovery, I have started to change my life. I had already told Sean to move on. In the six months since we split up, he has recently started dating someone else. I'm better now and want him back. He still loves me and wants me back, too, but says he's afraid of another breakdown.

What do I do? Sean is absolutely perfect for me, and our love was fantastic up until that breakdown. Help me, please! – Frantic in Fresno

DEAR FRANTIC: I'll try. If Sean is willing, schedule a session (or two) for both of you with your therapist, so he can discuss his concerns with a mental health professional who is familiar with your case. It may help Sean understand what happened, allay his fears and facilitate you getting back together if he's sincere about what he's telling you.

Dear Abby is written by Abigail Van Buren, also known as Jeanne Phillips, and was founded by her mother, Pauline Phillips. Contact Dear Abby at www.DearAbby.com or P.O. Box 69440, Los Angeles, CA 90069.

Volunteers

Meals On Wheels

Meals On Wheels of Southwestern Michigan (Senior Nutrition Services) has a volunteer position available – meal delivery driver for the South Haven route. The position is three hours a day Monday-Friday or any day(s) available, though help is needed especially on Mondays and Fridays. Use your own transportation.

Contact Coleen Halamka at chalamka@snsmeals.org or 925-0137.

Therapeutic Equestrian Center

Saddle STARS helps special needs students develop life skills through an interaction with horses. Come join the fun and be a Saddle STARS volunteer. Students from Blossomland Learning Center come for the day and participate in four activities – riding/leading, crafts, grooming and tacking, and stall cleaning.

Help is needed 9:30 a.m.-1 p.m. Thursdays, October 16, 23 and 30, or any time you are available.

Contact Kelly at kelly-4tec@gmail.com or 517-775-5071.

Michigan Blood

Michigan Blood is looking for volunteers to help at blood drives throughout the St. Joseph area. Volunteers trained in the post-donation area are responsible for socializing with donors, offering fluids and other refreshments after the donation process, and watching out for any adverse reactions.

Volunteer as often or as little as you would like. No experience is necessary, and orientation will be provided. Anyone over the age of 16 can volunteer. An application is required, and Michigan Blood runs reference and background checks.

Contact Terri Drafta, Volunteer Services coordinator, at 585-3761 or tdrafta@miblood.org.

North Berrien Historical Museum

Volunteers are needed to set up artificial Christmas trees and clean at the North Berrien Historical Museum in preparation for the museum's annual holiday open house. Volunteers are welcome 10 a.m.-8 p.m. Mondays-Fridays in early November. The museum is at 300 Coloma Ave., Coloma.

For more information, contact Tracy Gierada at info@northberrienhistory.org or 468-3330.

The Herald-Palladium, in conjunction with Volunteer Southwest Michigan, publishes volunteer opportunities every Sunday. To find out about more opportunities, call 983-0912, visit volunteerswmi.org or email volunteer@volunteerswmi.org.

Camp Fire River Bend

Camp Fire River Bend, a Michiana-based youth development nonprofit with resident camp and club programs, is seeking volunteers for the fundraising, marketing and finance committees, and to serve on the board.

Contact info@riverbendcampfire.org or 574-387-6095.

Cycle-Re-Cycle

Cycle-Re-Cycle, which diverts used and discarded bicycles from landfills and refurbishes them, is looking for a bicycle repair technician.

If you are not an experienced, trained bicycle technician, you can be taught most of the things you need to know.

Summer hours are 5-9 p.m. Wednesdays and Thursdays, 11 a.m.-3 p.m. Fridays, and 10 a.m.-2 p.m. Saturdays. Volunteers are needed who can contribute all or any of those times, preferably at least one day a week.

Contact John at cycle.re.cycle.swm@gmail.com or 985-3509.

Benton Harbor Area Schools

The Catch A Dream S.M.A.R.T. tutor program needs volunteer tutors to help Benton Harbor students improve outcomes in student performance in reading and math.

Sign up at bhas.org/domain/77. For more information, call Meredith Sgambelluri at 605-2801 or email smarttutor@bhas.org.

Lakeland Community Hospital, Watervliet

Volunteers are needed to assist in the inpatient and outpatient physical rehabilitation departments. Also needed are front desk volunteers who greet patients and visitors and direct them to the proper location in the hospital. Other jobs include monitoring the waiting room areas, assisting patients with meal selections for the following day or assist with paperwork.

Contact Mary Spessard at 463-2292 or mspessard@lakelandregional.org.

Berrien County Department of Human Services

The Berrien County Department of Human Services is looking for lobby greeters, drivers and transporter assistants, and clerical/office aides.

Contact Hanna Lei-Sam at the Berrien County Department of Human Services for volunteer opportunity descriptions and details. She can be reached at lei-samh@michigan.gov or 934-2323.

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Tuesday's election is a referendum on competence

Charles Krauthammer

Is this election really about nothing? Democrats might like to think so, but it's not.

First, like all U.S. elections, it's about the economy. The effect of the weakest recovery in two generations is reflected in President Obama's 13-point underwater ratings for his handling of the economy.

Moreover, here is a president who proclaims the reduction of inequality to be the great cause of his administration. Yet it has radically worsened in his six years. The 1 percent are doing splendidly in the Fed-fueled stock market, even as median income has fallen.

Second is the question of competence. The list of disasters is long, highlighted by the Obamacare rollout, the Veterans Affairs scandal and the pratfalls of the once-lionized Secret Service. Beyond mere incompetence is government intrusiveness and corruption, as in the overreach of national security surveillance and IRS targeting of politically disfavored advocacy groups.

Ebola has crystallized the collapse of trust in state authorities. The overstated assurances, the ever-changing protocols, the startling contradictions – the Army quarantines soldiers returning from West Africa while the White House denounces governors who did precisely the same with returning health care workers – have undermined government in general, this government in particular.

Obama's clumsy attempt to restore confidence by appointing an Ebola czar has turned farcical. When the next crisis broke – a doctor home from West Africa develops Ebola after having traversed significant parts of New York City between his return and his infection – the czar essentially disappeared. Perhaps he is practicing self-quarantine.

But there's a third factor contributing to the nation's deepening anxiety – a sense of helplessness and confusion abroad as, in the delicate phrase of our secretary of defense, "the world is exploding all over."

Most voters don't care about the details of Ukraine, the factions in Libya or the precise battle lines of the Islamic State. But they do have a palpable sense of American weakness.

This was brought home most profoundly by the videotaped beheadings of James Foley and Steven Sotloff. It wasn't just the savagery that affected so many Americans but the contempt shown by these savages for America – its power, its resolve. Here is a JV team (Obama's erstwhile phrase) defying the world's great superpower, daring it to engage, confident that America will fail or flee.

Obama got a ratings bump when he finally bestirred himself to order airstrikes and vowed to "degrade and ultimately destroy" the Islamic State. Yet almost two months later, there is a realization that the disorganized, half-hearted, ad hoc U.S. reaction has made little difference. The vaunted 60-country coalition is nowhere to be seen. The barbarians are even closer to the gate.

Moreover, U.S. flailing is not just demoralizing at home. It is energizing the very worst people abroad. Being perceived as what Osama bin Laden called the "strong horse" is, for a messianic movement on the march, the ultimate recruiting tool.

Will this affect the election? While there is widespread dissatisfaction with the administration's handling of the Islamic State, in most races it has not risen to the level of major campaign issue. Its principal effect is to reinforce an underlying, pre-existing sense of drift and disarray.

The anemic economy, the revulsion with governmental incompetence and the sense of national decline are, taken together, exacting a heavy toll on Democratic candidates. After all, they represent not just the party now *in* government but the party *of* government.

This portends a bad night for Democrats on Tuesday. State-by-state polls show continued Democratic control of the Senate to be highly tenuous.

With one caveat. Democrats could make it up with the so-called ground game (i.e., getting out the vote on Election Day) that polls do not measure. Just a fraction of the unprecedented success the Democrats enjoyed in 2012 in identifying and turning out their voters (especially young, female and minority) could shift the results by one or two points. That, in turn, could tilt several of the knife-edge, margin-of-error Senate races in their favor and transform what would otherwise be a Republican sweep into something of a stalemate.

This could happen. More likely, however, is that the ground-game differential is minor, in which case the current disenchantment – with disorder and diminishment – simply overwhelms the governing Democrats.

The stage is set for a major Republican victory. If they cannot pull it off under conditions so politically favorable, perhaps they might consider looking for another line of work.

Charles Krauthammer is a columnist for The Washington Post. His email address is: letters@charleskrauthammer.com

Few things are as cruel as Alzheimer's

Leonard Pitts

CHICAGO — It was the summer of 1969 the first time I came here, two months shy of my 12th birthday.

Mom had brought us to visit my father's family, most of whom I knew only as characters in the old man's stories or voices on a long-distance call. Presented with their California nieces and nephews for the first time, my aunts and uncles did the obligatory cooing over us, made the obligatory inquiries as to progress in school. A cheek or two may even have been pinched.

Then the adults retired to their own conversations. Grown-ups in that era, you may recall, did not spend a lot of time socializing with kids. They were great eminences who towered over our lives, unknowable as mountains.

My aunt Millie was different. She swept in, gathered us up, and took us to the museum to see the dinosaur bones. When you are 11, there is nothing better than dinosaur bones. Unless it's ice cream, which we also had. I remember my father's youngest sibling as, well ... young (she'd have been in her middle 30s then), pretty, feisty, stylish and fun. She was like a rainbow seen against sepia tones.

So it is painful to find myself here, a few days past my 57th birthday, going to see her in a place that cares for people with Alzheimer's.

You would know Aunt Millie in a flash. She totters along slowly, yes, but in this place of people slouching in shapeless frocks, she is the only one dolled up to the nines every day: church dress on, makeup applied, nails done, a flowered hat sitting low on her head, the very definition of all dressed up, and nowhere to go.

She asks us – my wife is with me – how we found her here. She asks if she lives here now. She asks if she has to pay anything. She tells me my head has gotten so big. She asks what happened to her car. She weeps.

In her confusion, she repeats herself. And repeats herself. How did we find her here? Is this where she lives now? Does she have to pay anything? And boy, my head has gotten so big. She weeps.

Ruin is the destiny of all flesh. This, I understand. But there's something especially cruel when ruin takes the mind before the flesh. Without our memories, what are we? We are the equation after the blackboard has been wiped, the sandcastle after the wave – smeared images and shapeless shapes melting into the sand.

When you no longer remember yourself, those who love you must do it for you. I guess that's what this column is about.

We spend two afternoons with Aunt Millie. On the first, as it happens, the facility has brought a band in to play for a gathering in a common room. Aunt Millie wants to go, so we do. One of the songs is, "The Way You Do the Things You Do."

Because I am congenitally unable to not act a fool when Temptations classics are played, I put an arm around Aunt Millie and serenade her, thankful the music is too loud for anyone to hear me. To my surprise, Aunt Millie puts her arm around me and returns the favor. I'm watching her lips and she is nailing the words. She remembers.

And we rock back and forth, clowning, singing. "You got a smile so bri-ight, you know you could have been a candle..."

It is one of those moments you watch yourself from outside yourself, knowing even as you live it that it is special, that it contains a pearl of grace.

"I'm holding you so ti-ight, you know you could have been a han-dle!" It is a moment of absolute clarity.

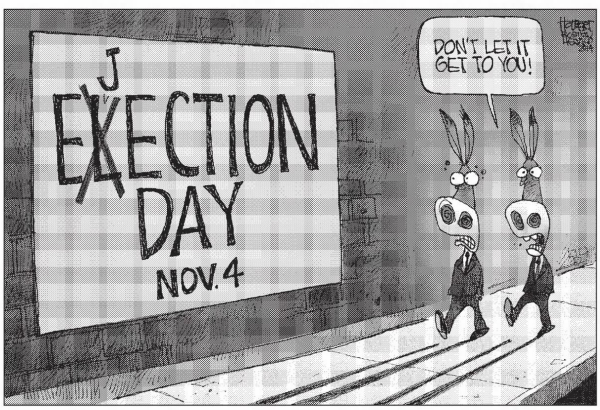
The next day, we find her walking down the hall, coming home, she insists, from the movies. She asks how we found her. She is surprised to learn she lives here now. I change the subject, tell her I really enjoyed singing with her at the party yesterday.

She frowns. "What party?" she asks.

It is another piece of her, lost to her. But I will keep it for us both.

Leonard Pitts is a columnist for The Miami Herald. His email is: lpittsmiamiherald.com

Letters



Read ballot carefully before casting your vote

Editor,

Once more it's just about time to vote for our elected officials and proposals. There's been a lot of media about the candidates and proposals and voter guides to help inform the public and they are good sources of information.

Regardless of who you plan to vote for, I want to advise everyone to read their official ballot instructions carefully when it comes time to vote on Tuesday. Each section of your ballot (partisan section, state, congressional, legislative, state boards, county, etc.), clearly states right under each title, "Vote for not more than 1" or "Vote for not more that 2," or however many candidates per each office are allowed.

People can be confused on how many people they should vote for based on media information they may see, hear or read, and may make an error or over vote an office. The instructions printed right on your official ballot are the rules to go by. Each polling place will have an actual ballot with instructions on display for viewing before you actually vote. A few extra minutes of carefully reading each section of your ballot will save you much more time than if you make a mistake and have to get a new ballot.

Alan D. Phillips
Election Official
St. Joseph Township

Special interests should not be propping up candidates

Editor,

Years ago, when I moved to West Michigan I was told that in elections, as long as the Republican candidate had a pulse, he or she would win. For most elections, it was the primary that determined the election outcome. But now let's look at what effect this has had on us.

We have the 14-term Republican U.S. Congressman, Fred Upton, who receives most of his PAC money from big oil and chemical companies. He listens to these donors instead of scientists as he handles legislation that impacts climate change or enforcing oil spill clean-up.

We have Republican Michigan legislators, Tonya Schuitmaker, the former state chair of ALEC (the American Legislative Exchange Council) and Aric Nesbitt, the current state chair. Through ALEC, corporate lobbyists and special interest groups craft "model legislation" that is then introduced to become law by the people that WE elected to represent US! Neither Tonya nor Aric have been up-front with letting their constituents know about their ties to ALEC.

It is sad to say, but in West Michigan if you vote Republican, you are voting to continue to be represented by legislators who are influenced by outside interests.

Julie Leavitt
South Haven

Smith will be strong defender of Constitution

Editor,

Change starts with one person, in one city, in one county, in one state.

For Berrien County District Court judge, we need a person with fundamental beliefs in right from wrong and the U.S. Constitution. We need a person who will hear cases and weigh facts, therefore make judgments in a fair, balanced and honest manner. We need a person who can apply their education and experience and desire to serve the public into the application of the judiciary and the Constitution and what it really stands for, one person, one case, and one county at a time.

Vote for Stephen Smith for Berrien County District Court judge.

Lisa DaDan
St. Joseph

Nesbitt will stand strong against abortion

Editor,

Protecting innocent life is one of the most important things we can do as a society, if not the most important thing. That's why it is crucial that we have elected officials representing us in Lansing who support policies that defend those who can't defend themselves. I am glad to say that Aric Nesbitt is one of those people.

Since we elected Aric as our state representative, he has led the fight to ban partial-birth abortions, supported measures to eliminate taxpayer funding for abortion and fought hard to put measures in place to prevent coercive abortions.

I'm proud that Aric remains committed to defending innocent life, and I will happily vote for him again this November.

Sidney Sue Shank
Paw Paw

Brown has shown remarkable dedication

Editor,

I can proudly say that I have been a cheerleader for Annie Brown since we met when our children were small. She has made it her mission to challenge the status quo with the backbone to stand alone in her convictions and gather those in opposition. She is about breaking barriers and building a united community, dedicated to family, friends and those around her.

I have witnessed firsthand her remarkable dedication as a South Haven school board member, a former teacher and community leader. She will not only listen but will hear you and make considerable effort to make changes based on the concerns of our public. She will move forward with issues imperative to our future; education, employment, preserving the Great Lakes, beaches, forests and wetlands, among others.

Annie has volunteered countless hours in our schools, charities, community organizations and has always made time to listen to those who wish to voice their concerns. There is no one stronger, more confident and compassionate for our 66th District state representative. Her humor will relax you. Her knowledge and professionalism will astound you. Her sense of purpose and humility is a breath of fresh air. Change the toxic path that politics has taken with the integrity that has been lacking.

In the darkness is a flicker of light that shines. It's getting brighter each day. When it reaches our shores, there will be a fleet of followers, a pillar of strength, a beacon of hope, having what it takes to go all the way in government; my hero Annie Brown. Vote Tuesday.

Mary Conley
South Haven

Election letters deadline

The deadline to submit election-related letters has passed. No more will be accepted.

Write us

Here's how to submit a letter to the editor:

E-mail: letters@TheHP.com

Regular mail: Editorial Page, The Herald-Palladium, P.O. Box 128, St. Joseph, MI 49085

Fax: 269-429-4398

Momany should be re-elected to BH board

Editor,

Martha Momany is seeking re-election to the Benton Harbor Area School Board on Nov. 4.

A retired Benton Harbor educator, during her years of service, Martha not only oversaw academic improvement, she helped curtail spending, thus reducing debt.

Momany is an active member of the Michigan Great Southwest Leadership Initiative. She has also served on the negotiating team for consent agreement with the Michigan Department of Treasury.

With already five years of experience as a Benton Harbor school board member, Momany's endless pursuit of progress for the school district can also be witnessed through her countless hours of selfless volunteer work. Please join me in re-electing her.

Robyn Neumann
Benton Harbor

So many governors are now 'experts' on Ebola

By the time you read this, it's likely another politician has flashed his Doctors Without Degrees membership card and decreed another mandate that does nothing but fuel misinformation about Ebola.

Nothing is more contagious than unwarranted fear.

I was going to cite breaking news from The New York Times, but Andy Borowitz's satire for The New Yorker offers a stellar illustration of what has unfolded in the days since three health care workers – only one of them returning from West Africa – were diagnosed with Ebola in the United States, population 316.1 million.

Connie Schultz

Dateline Trenton, N.J.: "Saying that he was 'sick and tired of having my medical credentials questioned,' Governor Chris Christie (R-N.J.) had himself sworn in as a medical doctor on Sunday night."

Borowitz, by the way, went to Shaker Heights High School, which is where my daughter went and my niece Marcia is currently enrolled. Marcia's field hockey team just won the district finals and is headed for the state finals.

None of this, of course, has anything to do with the science of Ebola. See? I, too, could be governor of New Jersey and order a nurse with no symptoms to be held hostage in a tent without a shower or flushable toilet.

About that: Nurse Kaci Hickox, after returning from Sierra Leone, had no symptoms of Ebola, but she did have the nerve to volunteer with Doctors Without Borders and to fly her philanthropic self in to Newark Liberty International Airport, where her liberty was immediately suspended. Ignoring the evolving CDC and White House directives and the evidence that Hickox wasn't sick, Christie channeled his inner blowhard – sigh, again – and ordered her to be quarantined in a tent until she really, really showed no symptoms of the disease.

To the delight of rational minds, Hickox chose not to suffer in silence. She told her story to The Dallas Morning News and CNN and shared photos, too, of her new home. (Dear newsroom art directors who always hound me: You're right. Sometimes there's nothing like a visual to drive that baby home.)

Five days later, Christie relented and allowed Hickox to return to her home state of Maine. Not a reversal, he insisted, no, no, no. As The New York Times reported, Christie compared Hickox's plight to the common inconveniences of air travel.

"Any of us have seen people who are traveling and they've been stopped," he said. "Whether they're late for a plane or whatever they're doing, they get upset and angry."

Excellent analogy.

I know that every time I've been inconvenienced at the airport in recent weeks, I immediately think, "Here we go again. Just like being held against my will in an Ebola tent."

Delayed flight? Ebola.

No spicy tomato juice on the flight? Ebola.

Husband fails to text pronto after I land to see whether I arrived safely? Ebola. Definitely.

New York Gov. Andrew Cuomo joined Christie – there was a picture – to trumpet his own Ebola guidelines. He instituted a mandatory quarantine, too. Three days later, New York City officials charged with implementing it said they still had no idea how they were supposed to do that.

A New England Journal of Medicine editorial blasted New Jersey, New York and other states for a mandatory quarantine policy that "is not scientifically based, is unfair and unwise, and will impede essential efforts to stop these awful outbreaks of Ebola disease at their source, which is the only satisfactory goal. The governors' action is like driving a carpet tack with a sledgehammer: it gets the job done but overall is more destructive than beneficial."

Keep in mind that both Cuomo and Christie fancy themselves to be president someday. Of the country.

Speaking of president, the real one, he went and hugged Nina Pham, the Dallas nurse who was declared free of the Ebola virus. He did this in the Oval Office, no less.

So brave, showing the entire country he understands the science of Ebola – and right before the midterm elections. Someone's bound to complain about that.

Meanwhile, Georgia Gov. Nathan Deal has declared that symptom-free health care workers returning from West Africa must be quarantined for 21 days. He also said they won't be paid for their lost wages.

"I don't think it's right to ask the taxpayers of this state to pay for individuals who have perhaps put themselves in this category," he said about health care workers volunteering to save lives somewhere other than in America. "We are incurring the expense of all the monitoring" – his bright idea – "and all the quarantining that may be associated with it."

Makes me misty-eyed for the days of Missouri's U.S. Senate candidate Todd Akin and his theory about the magic sperm zappers.

OK, not really, but surely you can see why he's come to mind.

Connie Schultz is a columnist for Parade magazine. Her email is: con.schultz@yahoo.com

A radical option for terminal cancer: Don't treat it

By NORA ZAMICHOW
Los Angeles Times

We learned about my husband's inoperable brain tumor from a nurse who doled out the news as though providing his cholesterol count. Mark stood frozen. I clutched at him and wailed.

"Are you OK?" the nurse asked.

Was she insane? Which part of this could remotely be described as OK?

Mark worried about how we would tell the kids, three adult children from his first marriage and our 11-year-old daughter.

"We will tell them," he said thoughtfully, "that we hit a rough patch." Only Mark could refer to a widespread brain tumor as a "rough patch."

My husband was a hardcore journalist, relentless in pursuit of a good story, no matter whose sacred cow he skewered. He was also a really smart guy, winning a scholarship to Harvard University from a San Bernardino public school. He began studying chess at age 15 and eventually became a ranked master. After leaving newspapers, he ran his own public relations firm. His greatest fear, he later told me, was that something might happen to his brain.

After diagnosis, we hit the ground running, signing on with a top doctor at UCLA. Quality of life, we told him, was our most important priority. But when he offered hope that Mark might be able to gain another five years of life, we leapt at the chance.

Still reeling from the diagnosis, we readily agreed to the arduous treatment course the specialist suggested: six weeks of chemotherapy and radiation conducted concurrently. This would be followed by five days of chemo every month. At 58, Mark was relatively young and strong, and a doctor told us that 50 percent of the UCLA patients with his kind of tumor were alive after five years.

We never thought about that other 50 percent, and when we discussed treatment options, no one proposed the most basic: Do nothing.

But amid the flurry of medical meetings, a friend introduced Mark to a doctor who had also been diagnosed with a brain tumor, though one considered less aggressive. Mark spoke with him. Oddly enough, this fellow had passed up certain treatments. Why, we wondered, would he do that?

Why? Because doctors don't die like the rest of us.

Physicians often decline treatment in cases of terminal illness, wrote Dr. Ken Murray in "How Doctors Die," an essay for the Zocalo Public Square website.

"What's unusual about (doctors)," Murray wrote, "is not how much treatment they get compared to most Americans, but how little."

> **If I were granted a do-over, would I subject him to treatment, knowing it might turn out as it did? No. But oncologists, as a doctor friend put it, are peddlers of hope, and non-treatment was never presented as an option.**

Physicians are much more likely than the general public to sign a living will, specifying what, if any, treatments they want in the event of serious illness, according to a 2003 study.

In a recent Stanford University School of Medicine study of 1,081 doctors, 88 percent said they would choose a do-not-resuscitate order for themselves. Further, this group agreed they did not want treatment if they had an "incurable and irreversible condition that will result in ... death."

Doctors are more familiar not just with death but with the foibles of trying to flout it.

"Of course, doctors don't want to die," wrote Murray. "But they know enough about modern medicine to know its limits."

In the case of the physician who spoke to my husband, he declined treatments when he found conflicting opinions about their efficacy. "I am not anti-therapy," he said. "I am for evidence-based therapy."

What about the rest of us? We depend on doctors to level with us. But do they?

"The overall quality of communication between clinicians and patients with advanced illness is poor, particularly with respect to discussing prognosis," according to a recently released Institute of Medicine report.

Still, hard truths sometimes come out. As Mark climbed atop the table for his first radiation dose, he turned to the radiologist and asked how long he was likely to live. Without blinking, the radiologist replied: "At best, a year and a half."

By the end of six weeks of chemotherapy and radiation, Mark could no longer walk. Without warning, he would get dizzy and fall to the floor, a phenomenon doctors could not explain. Despite our repeated entreaties about preserving Mark's quality of life, the doctors advised staying the course.

That meant a series of terrifying episodes. One afternoon, Mark walked into a public restroom and locked the door. As I waited for him, I heard a crash and realized I could not enter the bathroom.

Days after another fall, Mark ended up in the hospital. Under the influence of anti-seizure medication, he had begun to hallucinate. Strange fish dived at him from the ceiling. I had to put myself between him and a hospital nurse he thought was trying to harm him.

After the next round of chemo, Mark again landed in the hospital, where his condition worsened rapidly. He was bedbound and, often, unresponsive. It was hard to know if he knew me. Within weeks, even the doctors recommended hospice.

"It is possible," the oncologist said, "that treatment made Mark's tumor grow rather than shrink."

Mark defied all odds and predictions, regaining strength and lucidity while in hospice care. He began walking again. His oldest son played piano for Mark, and they enjoyed late-night movies on a bedside TV. Mark watched Stephen Colbert with our young daughter cuddled next to him. He went fishing with the kids and shot guns at a range with friends.

I read aloud to Mark, poetry and short stories. And finally, one day I read him Murray's essay. Mark listened carefully, and then he comforted me. "If I had the slightest chance of living longer with treatment, then of course we would have to try."

But I also realized my husband had no memory of the various stages of his illness. He could not recollect all the falls, hallucinations and hospitalizations.

If I were granted a do-over, would I subject him to treatment, knowing it might turn out as it did? No. But oncologists, as a doctor friend put it, are peddlers of hope, and non-treatment was never presented as an option.

Only at the end, after we opted out, did it feel like Mark grappled with the cancer on his own terms.

Ten months after his diagnosis, my husband died with me by his side in bed at home.

Nora Zamichow is a Los Angeles journalist who wrote this for the Los Angeles Times, where she was formerly a staff writer.

Obamacare remains a potent issue for GOP

Some Democrats and their advocates in the press believe Obamacare, a year into implementation, is no longer much of a factor in the midterm elections. But no one has told Republican candidates, who are still pounding away at the Affordable Care Act on the stump. And no one has told voters, especially those in states with closely contested Senate races, who regularly place it among the top issues of the campaign.

Byron York

In Arkansas, Republican challenger Tom Cotton is pulling ahead of incumbent Democratic Sen. Mark Pryor partly on the strength of a relentless focus on Obamacare. Cotton's newest ad attacks Pryor over the law, as did two of Cotton's four previous ads.

"In our polling, (Obamacare) continues to be just as hot as it's been all year long," says a source in the Cotton campaign. "If you look at a word cloud of voters' biggest hesitation in voting for Mark Pryor, the two biggest words are 'Obama' and 'Obamacare.' Everything after that is almost an afterthought."

Republican Rep. Bill Cassidy, challenging incumbent Democratic Sen. Mary Landrieu in Louisiana, is pushing just as hard. "Sen. Landrieu, I voted for you before, but when you voted for Obamacare, I knew I'd made a mistake," says a woman in a Cassidy ad featuring Landrieu voters who say her support of the health care law turned them away from Democrats.

Joni Ernst, leading the Senate race in Iowa, is pushing hard on Obamacare, too. And in North Carolina, where Republican Thom Tillis is trying to catch up to incumbent Democratic Sen. Kay Hagan, Obamacare is not just a bad law leading to higher premiums, high deductibles and narrower choices of doctors – it's also a window into Hagan's character.

"Its importance is not only in the policy itself, but more so in the fact that Sen. Hagan said at least 24 times that 'if you like your health care, you can keep it,'" says a Tillis campaign source.

So Republican candidates bash Obamacare and move up in the polls. Given that public opinion remains firmly against the health care law – as it has been for years – that's not a shock. Democratic beliefs to the contrary are probably wishful thinking.

Polls suggest that more and more, opposition to Obamacare is based on voters' personal experience, and not just on what they have heard or read about the law.

Since Obamacare was enacted in 2010, the Gallup polling organization has asked people whether the law has helped or hurt them personally, or whether they haven't been affected at all. In the latest survey, most people – 54 percent – said they have not been affected. But 27 percent said they have been affected and hurt, while a smaller group, 16 percent, said they have been helped.

"Since the start of this year, the percentage saying the law has helped them has increased from 10 percent to 16 percent," Gallup noted, "while the percentage saying it has hurt them has also gone up, and by a similar amount, from 19 percent to 27 percent."

The trend is pretty clear: more people hurt then helped.

Gallup found an intriguing partisan gap in its results. Looking just at those who said they have been affected by Obamacare, 27 percent of Democrats said they had been helped, while 15 percent said they had been hurt. Among independents, the numbers were almost the opposite: 16 percent said they had been helped, while 27 percent said they had been hurt. And among Republicans, just 4 percent said they had been helped, while 40 percent said they had been hurt.

It's unclear whether poll respondents were inserting their political biases into what they said were their personal experiences, or whether Obamacare has helped more Democrats than anyone else. The latter could make sense; after all, the law was designed by Democrats, passed on strict party-line votes, and directed in significant part toward Democratic constituencies.

But helping Democrats isn't enough to win an election. So Democratic candidates respond to voter unhappiness by pledging to "fix" Obamacare. But their hearts don't seem to be in it. At a recent debate in New Hampshire, incumbent Democratic Sen. Jeanne Shaheen was asked to list her proposed fixes, and all she could come up with was a suggestion to name a committee to study problems with the Obamacare website.

That does almost nothing to address voters' concerns, which remain a potent factor in the campaign. The bottom line is, there's a reason Republicans keep pushing so hard against Obamacare: So far, it's working.

Byron York is chief political correspondent for The Washington Examiner.

ANOTHER OPINION

CDC adding to confusion with Ebola

A month after the first case of Ebola was diagnosed in this country, the Centers for Disease Control announced yet another policy for dealing with the dread disease and people who have been exposed to it while in West Africa. Meanwhile, U.S. Army leaders have adopted their own quarantine policy for returning military personnel and the governors of at least six states are imposing their own restrictions.

In short, the Obama administration has failed miserably to bring order out of the chaos of conflicting policies and it's every government agency for itself.

Shifting policies come come in the wake of the hospitalization of Dr. Craig Spencer. Yes, Spencer was doing heroic work and he did the right thing by monitoring his own temperature twice a day and reporting to the emergency room when he developed a fever. But he also violated CDC protocols by traveling on public transportation (three subway lines), dining out and going bowling during the incubation period.

This latest effort by the CDC calls for those with direct exposure – such as a needle stick or unprotected contact with an Ebola patient – to avoid "congregate settings," airline travel and public transportation. That is an exceedingly small number, and there's no evidence that Dr. Spencer would have been included in the "direct contact" group.

So once again the CDC has come out belatedly with a policy that fails to address legitimate public health concerns. Now it is indeed every state for itself.

– Boston Herald

hp ENTERTAINMENT

SUNDAY EVENING NOV. 2

	7:30	8 PM	8:30	9 PM	9:30	10 PM	10:30
ABC (7) (8) (41) (57)	Funny Videos	Once Upon a Time "Family Business"		Resurrection (N)	"Attic-tions"	:01 Revenge Nolan and David reunite. (N)	
CBS (2) (3) (22)	60 Minutes (N)		Madam Secretary "Passage" (N)		The Good Wife "Mes-sage Discipline"		CSI: Crl. Scene
NBC (5) (6) (36)	:00 Football Night in America (N)		:20 NFL Football Baltimore Ravens at Pittsburgh Steelers. (N)				
FOX (17) (28) (32)	Bob's Burgers	The Simp-sons	Brooklyn Nine-Nine	Family Guy	Mulaney (N)	Fox 17 News at 10:00PM (N)	
PBS (35)	Master-piece	Masterpiece Classic (N)		Masterpiece Mystery! Suspect goes on trial; mysterious death.			Contem-porary
CW (25)	Big Bang Theory	Working Girl (88, Romance-Comedy) Melanie Griffith, Harrison Ford.				News	King of Queens
MNT (30)	Modern Family	Big Bang Theory	Big Bang Theory	Big Bang Theory	Big Bang Theory	Anger	Anger
WCIU (26)	Mike & Molly	Mr. Box Office	Mr. Box Office	The First Family	The First Family	Family Guy	Raising Hope
WHME (46)	Partners in Faith	Medicare plan?	Jack Van Impe	Perry Stone	End of the Age	Joyce Meyer	Partners in Faith
WSBT (22)	The Good Wife	Greatest Sports Legends		Sports Gone Wild		News	Buck McNeely
A&E	Storage Wars	Storage Wars	Storage Wars	Storage Wars	Storage Wars	:01 Stor-age Wars	:31 Stor-age Wars
AMC	Walking Dead	The Walking Dead		The Walking Dead "Slabtown" (N)		:01 Talking Dead (N)	
Animal	TBA	North Woods Law		North Woods Law		Cold River Cash	
BET	6:30 Meet the Browns ('08)			Why Did I Get Married? ('07)			
Big Ten	Drive	BTN Football In 60		Journey	Journey	The Final Drive	
Bravo	House-wives/Atl.	The Real Housewives of Atlanta (N)		The Real Housewives of New Jersey		Manzo'd With Children	
Cartoon	Regular	King/Hill	King/Hill	Burgers	Burgers	Rick	Fam. Guy
Cinemax	6:10 2 Guns	Rush Hour ('98) Jackie Chan, Chris Tucker.		:45 Man of Steel ('13, Action) Henry Cavill.			
CMT	Good Will	The Bucket List ('07) Jack Nicholson, Morgan Freeman.					
CNBC	On	American Greed		American Greed		The Filthy	The Filthy
CNN	Report	Anthony Bourd.		Anthony Bourd.		This Is Life	
Comedy	Date	Superbad ('07, Comedy) Jonah Hill.					Tosh.0
CSNC	Sports	Bensinger	Poker	World Poker Tour		Heartland Poker	
Discovery	:00 Skyscraper Live With Nik Wallenda A Chicago skyline tightrope walk. (N)			:20 Alaska: The Last Frontier (N)		Sky-scraper	
Disney	Austin	Liv-Mad.	I Didn't	Austin	Girl	Jessie	Dog
DIY	Rehab	Shatner	Shatner	Shatner	Salvage	Salvage	Salvage
E!	6:00 ★★★ Bridesmaids			Take the Hamptons		:01 House of DVF (N)	
Encore	6:05 Hostage	Misery ('90, Horror) James Caan, Kathy Bates. ITV.				9:50 ★★ Next ('07) Nicolas Cage.	
ESPN	:00 SportsCenter (N)	Who's In?	World/Poker			World/Poker	
ESPN2	NHRA Drag Racing		MLS Soccer				
ESPNC	30 for 30		30 for 30				
Family	6:30 ★★ The Proposal ('09) Sandra Bullock.			What to Expect When You're Expecting ('12) Cameron Diaz.			
Food	Grocery	Guy's Games		Giant Foods		Cutthroat Kitchen (N)	
Fox News	Report	Huckabee		FOX News Special		Stossel	
Fox Sports	Red Wings Live (N)	Wingspan	World Poker			School	Football
FX	Ice Age: Drift	Dr. Seuss' the Lorax (12, Fantasy) Voices of Danny DeVito, Ed Helms.				Dr. Seuss' the Lorax	
G4	Tough	Wrecking	Wrecking	Wrecking	Wrecking	Soup	Soup
Golf	PGA Tour Golf			European PGA Tour Golf			
Hallmark	Christmas	Angels Sing (13, Drama) Harry Connick Jr., Connie Britton. (P).				Fir Crazy ('13) Sarah Lancaster.	
HBO	6:55 Winter's Tale ('14, Fantasy) Colin Farrell.			Olive Kitteridge Henry Kitteridge hires a new assistant. (N)			
History	Oak Is	The Curse of		The Curse of		The Curse of	
HGTV	Hunters	Hawaii	Hawaii	Beach	Beach	Alaska	Alaska
Learning	90 Day	90 Day Fiance		90 Day Fiance (N)		My Five Wives (N)	
Lifetime	:00 13 Going on 30			What Happens in Vegas ('08)			
MSNBC	Sex	Sex Slaves: TX		Sex Slaves: Teens		Lockup	
MTV	Sled	Jackass: Number Two ('06)				CKY: Greatest Hits	
NFL	NFL GameDay High.	NFL GameDay High.		NFL GameDay High.		NFL GameDay	GameDay
Nick	Haunted	Full H'se	Full H'se	Full H'se	Full H'se	Prince	Prince
NGEO	Life Be	Life Below Zero		Life Below Zero		Life Below Zero (N)	
Oxygen	:00 Snapped	Snapped "Teresa Stone"		Snapped: Killer Couples (N)		Snapped: Killer Couples	
Showtime	:00 Home-land	The Affair Noah asks Alison to help him.		Homeland (N)		The Affair Noah and Alison grow closer.	
Spike	Rescue	Bar Rescue		Bar Rescue (N)		Catch a Contractor	
Starz	Survivor's Remorse	:10 About Last Night ('14) Kevin Hart, Michael Ealy. ITV.				Survivor's Remorse	Survivor's Remorse
SyFy	:00 Thirteen Ghosts ('01, Horror) Tony Shalhoub.			The Apparition (12, Horror) Ashley Greene, Sebastian Stan. (P).			
TBS	Meet the Fockers	Crazy, Stupid, Love. (11, Romance-Comedy) Steve Carell, Ryan Gosling. (P). (DVS)					Crazy, Stupid
TCM	Pat and Mike (52)	The Jazz Singer (53, Musical) Danny Thomas, Peggy Lee.				Pete Kelly's Blues ('55)	
TMC	Cold Light-Day	Raze (13, Action) Zoe Bell, Rachel Nichols. (P).			:35 Killing Them Softly (12) Brad Pitt.		
TNT	Madea	The Help ('11) Viola Davis, Emma Stone. (DVS)					
Travel	Food Par.	Hotel Impossible		Extreme Hotels (N)		Extreme Hotels (N)	
TV Land	The King of Queens	King		King	King	King	King
USA	Law & Or-der: SVU	Law & Order: Special Victims Unit		Law & Order: Special Victims Unit		Law & Order: Special Victims Unit	
VH1	Songs	Songs of the '90s		Songs of the '90s		Downloaded	
WGN-A	:00 Blue Bloods	The Amityville Horror ('05) Ryan Reynolds, Melissa George.				The Amityville Horror ('79)	

TV THIS WEEK

'The Good Wife'

Tonight: Guest-star alert: Emmy winner David Hyde Pierce joins "The Good Wife" for a six-episode arc playing a highly respected cable news legal commentator. It's his first TV role since "Frasier" ended in 2004. 9 p.m., CBS.

'The Voice'

Monday: Sure, the haters gonna hate, but that won't keep Taylor Swift from shaking it off and joining "The Voice" as a mentor for all four teams as the knockout rounds heat up. 8 p.m., NBC.

'Olive Kitteridge'

Monday: Based on Elizabeth Strout's Pulitzer Prize-winning novel, "Olive Kitteridge" tells a sweetly poignant and darkly funny tale of a New England town wrought with secret affairs, crime and tragedy, as seen through the eyes of a woman struggling with depression. The sterling cast includes Oscar winner Frances McDormand, Richard Jenkins and Bill Murray. 9 p.m., HBO.

'The Game'

Wednesday: If suspenseful

See TV, page D8

Forging new traditions

The Appleseed Collective aims to modernize old-time music

By TOM CONWAY
HP Correspondent

Photo provided

The Appleseed Collective featuring, from left, Ben Rolston, Vince Russo, Katie Lee, Andrew Brown and Brandon Smith, performs Thursday at Foundry Hall in South Haven and Nov. 14 at The Livery in Benton Harbor.

The idea that a group of 20-somethings might be inspired by musical styles popular long before they were born might seem a bit out of the ordinary. One could even say that such a band would be a novelty among the Auto-Tuned vocals and processed production values in today's musical environment.

Andrew Brown, singer, guitarist and chief songwriter for The Appleseed Collective, agrees that his Ann Arbor-based group is conspicuous among his musical contemporaries, but says he didn't write the song "Novelty Item" – featured on their latest album "Young Love" – about the band.

"One of the lines from that song is, 'She puts me in her stories and forgets me as she writes them/ Cause to her I'm only a novelty item,'" he says by telephone from a friend's lake house outside of Ann Arbor. "It is about the problem of being a musician in the field of romance. People can have a crush on you and be interested in you and hang out with you, but they are not really seeing you. They just have an idea of what you are. They end up treating you like a novelty item. That song is a little bit more of a romantic-based song as opposed to about the band. But the same metaphor could definitely apply in that instance."

The Appleseed Collective, which performs Thursday at Foundry Hall in South Haven, and makes a return trip Nov. 14 to The Livery in Benton Harbor, mixes Hot Club jazz, Dixieland, bluegrass, ragtime and Western swing to create an entirely unique sound. Brown describes their music as "pre-World War II fusion with a modern songwriting tilt," and says they derive their distinctiveness by not restricting themselves to the traditions of those musical forms.

"I don't find it limiting at all," he says. "Some people do. Some people find it limiting because they want it to be. Some people are attempting to be more influenced by Django Reinhardt and trying to be a straight-ahead gypsy jazz band. We are not trying to be that at all. We take those influences and run with them. We don't try to mimic or hit the bull's-eye of being a traditional band at all. If anything, we try to take the influences of old-time music and manipulate and twist it and modernize it as much as possible."

The Appleseed Collective – Brown, Brandon Smith (violin, mandolin), Vince Russo (washboard, percussion), Katie Lee (vocals and banjo) and double bassist Ben Rolston – began in Ann Arbor in 2010 when Brown met Smith outside of a café.

"At the time, the health tonic drink you can pick up at Whole Foods and health food stores called kombucha got pulled off the shelves by the FDA," Brown says. "All of these people in Ann Arbor were brewing their own kombucha and decided to throw a kombucha speak-easy party with a 1920s theme. Brandon wanted to put together a band for it and he knew that I was really into Dixieland music and New Orleans type stuff."

With the addition of Russo, Rolston and Lee – who Brown met at a Tom Waits concert – the group was formed, releasing their debut album "Baby to Beast" in 2012.

While the band is a collective in every sense of the word, Brown wrote the majority of the songs on "Young Love," with Lee and Smith penning two a piece.

"From the beginning, we wanted to be more like everyone had equal songwriting," Brown says. "It just worked out eventually that I was writing the bulk of the songs. It is still not necessarily one person that is the band leader."

Brown named the group long before there was even a group.

"I came up with the idea to name the band The Appleseed Collective when I was about 14 or 15 years old," he says. "I wrote seven songs that I called a folk opera, like it was a rock opera. I called that collection of songs 'The Appleseed Collective' for some reason. I have no idea why. Then, when I was 20 years old and starting this band, I threw that name out there. Everyone was like, 'That's alright. It's kind of cool, but I think we can think of something better.' After about two or three months, we kept calling ourselves that because no one ever thought of anything better."

The Appleseed Collective is signed with Michigan-based

See TRADITIONS, page D7

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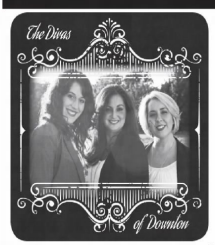

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Waterfront Film Festival hires regional coordinator

By JEREMY D. BONFIGLIO
HP Features Writer

SOUTH HAVEN — The Waterfront Film Festival has hired Cynthia Hagedorn as full-time regional coordinator to help develop year-round programming for the popular summer event and potentially expand its reach.

Hagedorn, a West Michigan events producer, artist, educator and founding director of Square Peg Events, may be best known locally for creating the Live Mannequin nights in both Holland and downtown St. Joseph. In the newly created position as Waterfront's regional coordinator, she will oversee community outreach and audience development as well as coordination of the festival itself.

"I'm talking to community leaders in South Haven to find out what they liked in the past, what they would like to see in the future so that we all win," Hagedorn says. "Part of what I'm doing is strategic planning. There are things we would like to do – whether it's screenings, or conferences – that can enhance the festival throughout the year. We are looking for new and innovative ways to create things for participants to do, even extending it from film. There are so many different possibilities."

Among those possibilities, Hagedorn adds, are individual film screenings throughout the year, children's programming, and various creative workshops.

"We have always envisioned Waterfront Film Festival growing into a year-round organization featuring various events, seminars and screenings throughout the entire year," Waterfront cofounder Hopwood DePree says in a press statement. "Bringing Cynthia on, with her vast experience and connections throughout West Michigan, will make it possible ... to reach out to an expanded audience base, sponsors and corporate support throughout the region."

Next summer will mark the 17th year for the festival, which is known for celebrating independent film and filmmakers in a non-competitive event. Although it originated in Saugatuck, Waterfront has operated out of South Haven for the past two years. Last year, the festival showed 70 films and sold 15,000 tickets to its events. Next year's festival is slated for June 11-14, 2015. Although the two-year contract with the city of South Haven to host the festival has expired, it is expected that a new agreement will be made to keep the festival in the city by the end of the year with a formal announcement coming sometime in January.

Even if South Haven does retain the festival, Hagedorn says expansion could still bring events across Southwest Michigan.

"I work with many communities along the lakeshore, as well as Kalamazoo and Grand Rapids, and we want to bridge those communities," she says. "We want to have programming throughout the lakeshore with South Haven as a central location. That's the vision and I love what the DePrees have done. So to be able to work with people I really respect, and to see the vision of what they want to pour into the community, I'm just excited to be a part of it."

Contact: jbonfiglio@TheHP.com, 932-0364, Twitter: @HPBonfiglio

TRADITIONS

From page D6

Earthworks Music, who will release the band's live album, recorded at The Ark in Ann Arbor earlier this spring, on Dec. 4. Brown and the band are currently at work on the next studio album, which may or may not be a concept double-album.

"We definitely feel very lucky to be a part of the Michigan music community, especially the Earthworks music community," Brown says. "It is also a group of people who are really committed to environmental stewardship and trying to make the world a better place whenever they can. Other places we've gone, it seems like bands don't help each other out as much. Michigan has a rich community of people that are all really positive, loving people who want to help each other out and promote each other's shows. There is not really a sense of competition in our musical peer group. It is more of a sense of collaboration. As opposed to everybody trying to be a shooting star, we are all trying to keep the tide rising."

IF YOU GO

What: The Appleseed Collective

When: 7:30 p.m. Thursday; 9 p.m. Nov. 14

Where: Foundry Hall, 422 Eagle St., South Haven; The Livery, 190 Fifth St., Benton Harbor

How much: $10-$15; $8

Contact: 206-3059 or www.foundryhall.org; 925-8760 or www.liverybrew.com

Artist info: www.theappleseedcollective.com

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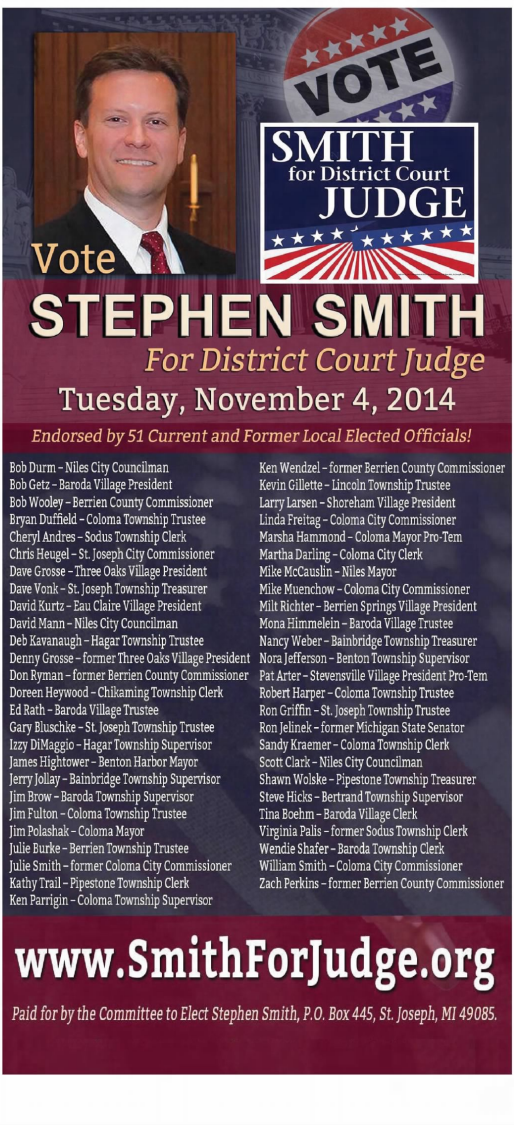
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Frances McDormand spectacular in new HBO mini-series "Olive Kitteridge"

By VERNE GAY
Newsday

THE MINI-SERIES: "Olive Kitteridge"

WHEN & WHERE: Sunday and Monday at 9 p.m. on HBO

WHAT IT'S ABOUT: Olive Kitteridge (Frances McDormand) is a junior high school teacher in the fictional mid-coast Maine town of Crosby (think Camden), married to town pharmacist Henry (Richard Jenkins). She's a brittle, difficult character, but Henry loves her deeply. This is a portrait of their marriage, over the years. Directed by Lisa Cholodenko ("The Kids Are All Right") and based on Elizabeth Strout's Pulitzer-winning 2008 novel of the same name.

MY SAY: McDormand's performance is one of those rare feats that tend to beggar efforts at finding exactly the right word of praise. Thus defeated, I'll settle for "spectacular."

Really, this is something to witness – a singularly great actress nailing every scene, every word until the artifice of "acting" evaporates altogether, and a living human being magically appears. That sort of alchemy doesn't happen often, but it does here. McDormand will win an Emmy for this. Already, there's no contest.

But what about the mini-series? Cholodenko's direction is masterful and so is the bleakly funny script by Jane Anderson, but they clearly have a vision that is both part of – and separate from – the source material. Those who esteem Strout's novel may have quibbles (many characters in the novel make no appearance here), so that probably means "Kitteridge" should be approached on its own terms.

Those are considerable, but like Ollie herself, "Kitteridge" is initially standoffish, and difficult to engage with. There's a Richard Linklater-ish pace and tone, of life unfolding slowly and sometimes formlessly. The plot points (such as they are) are essentially the plot points for all of humanity: People live, people grow old, people die. But you will care, deeply. That's a guarantee.

To really love this wonderful film may require having known – and perhaps loved – someone just like Ollie: flinty, tough, bruising, acerbic, smart and empathetic. She disdains the frailty of others because she disdains it in herself. She's a broken person – permanently fractured by a long-ago tragedy – who constantly self-repairs until she can't any longer. That's her tragedy, while in the opening moments, she cocks a pistol, preparing to end her life.

Meanwhile, the backdrop is Maine with its endless skies and endless winters. Now and then a snatch of Mahler floats by – Henry loves classical music, she hates it – just to intensify the refrigeration effect. When the glorious summers roll in, even Ollie thaws out a bit.

"Kitteridge" is full of other pleasures, including a couple of dozen pitch-perfect performances. Jenkins is superb as the small-town pharmacist with the big heart and boundless tolerance; John Gallagher Jr., as their entitled, spineless son, is as well. And even though he doesn't arrive until close to the end, Bill Murray's Jack Kennison catalyzes Ollie's – and your – emotional journey and it's a powerful one, indeed.

BOTTOM LINE: Great, really.

GRADE: A-plus

TV

From page D6

spy thrillers are your thing, you'll definitely want to get your head into "The Game." It's a six-part saga that follows a young MI5 agent (Tom Hughes) who, in the early 1970s, races to uncover intel about a devastating Soviet plot that could change the course of the Cold War. 10 p.m., BBC America.

'48th annual CMA Awards'

Wednesday: Carrie Underwood and Brad Paisley are back again to host the 48th annual CMA Awards from Bridgestone Arena in Nashville, Tennessee. Among the performers are Kenny Chesney, Eric Church, Lady Antebellum, Miranda Lambert, Tim McGraw and Keith Urban. 8 p.m., ABC.

'Doctor Who'

Saturday: Another crazy season of "Doctor Who" comes to an end as Cybermen invade the streets of London and Missy continues to wreak havoc. Save us, oh beloved Time Lord! 8:30 p.m., BBC America..

– From HP Staff and Wire Reports

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- Brick ranch on 10 peaceful acres
- Fireplace, eating area, large living room
- Rec room w/fireplace, storage & work shop
- Close to Lake Michigan, beaches, attractions

cressyeverett.com/14030100
Jaimie Lenardson
269-313-1499

6589 Paw Paw Lake Road $294,900
Watervliet on 9 acres
- 5 BD, 2 ½ BA, 2928 SF
- Traditional home w/wrap around porch
- Pond, creek, wooded areas, Artesian well
- Spacious rooms, large kitchen, dining room
- Substantial sized outbuilding houses 4+ vehicles

cressyeverett.com/14053719
Patricia Bowman 312-420-1281 & Taylor Clark 502-333-5775

4468 Hollywood St. $162,000
St. Joseph
- 3 BR, 1.5 BA, 1335 SF
- 3 acre farmstead close to shopping, restaurants
- Enjoy summer on this peaceful rural setting
- Steel-sided barn has 3 stalls, one oversized
- $3000 bathroom update credit w/ full price offer!!!

cressyeverett.com/14007247
Michael Volpe
269-985-8399

7607 Forest Beach Road $999,000
Watervliet - Paw Paw Lake WATERFRONT
- 4 BR, 2 ½ BA, 2900 SF
- Huge wrap-around deck
- 82 ft. perm. Pier
- 147 ft. Paw Paw Lake frontage
- 3 level dormitory sleeps 7

cressyeverett.com/14032182
Bill Achterberg
269-208-3453

200 Lake Street $699,000
LAKE MICHIGAN VIEWS
- 2 BR, 2 ½ BA, 1788 SF
- Vaulted ceilings, fireplace, open floor plan
- Large kitchen, finished lower level, 3 car garage
- Extra garage for your toys! 4 season room w/ hot tub
- Basement laundry, storage, bath and bedrooms

cressyeverett.com/14051329
Dave Springsteen
269-462-2500

95375 Magician Lake Road $193,900
Peaceful setting close to Magician Lake
- 4 BD, 2 ½ BA, 1788 SF
- Vaulted ceilings, fireplace, open floor plan
- Large kitchen, finished lower level, 3 car garage
- Extra garage for your toys! 4 season room w/ hot tub
- Basement laundry, storage, bath and bedrooms

cressyeverett.com/14051329
Dave Springsteen
269-462-2500

360 Marina Drive $114,900
St. Joseph - VACANT LAND
- .299 acre buildable lot
- Near beaches, marina & golf course
- Walk to downtown St. Joseph
- St. Joseph Schools

cressyeverett.com/13012806
Mike McCausland
269-208-3451

13686 Red Arrow Hwy. $249,900
Harbert COMMERCIAL
- Many updates: furnace, electric, kitchen, floors etc.
- 1,970 sf unfinished basement
- Current mix of residential & commercial
- 2 kitchens, 3 bathrooms
- Location... Location... Location

cressyeverett.com/14019400
Jaimie Lenardson
269-313-1499

These and other homes can be seen on Cressy & Everett's Home Shows
Saturday at 5pm - SBT2
Sunday at 10am - WNDU
Sunday at 1pm - SBT2

Cressy & Everett REAL ESTATE

CONTACT US TODAY

Bill Achterberg	269-208-3453	Taylor Clark	502-333-5775	Mike McCausland	269-208-3451	David Springsteen	269-462-2500
Miles Ashley	269-277-2754	Connie Free	810-404-1578	Jude Murray	630-280-0077	Michael Volpe	269-985-8399
Shawn Ashley	269-845-2317	Cori Hatheway	269-277-3545	Kathy Orris	319-538-2671		
Michael Barber	269-449-6939	Don Kamp	269-449-6666	Phyllis M. Palmer	269-985-3180		
Patricia Bowman	312-420-1281	Jaimie Lenardson	269-313-1499	Jim Rabbers	269-930-2927		

5675 Red Arrow Highway Stevensville, MI 49127 269-429-6666
517 Pleasant Street, St. Joseph, MI 49085 269-983-7550

If it's for sale, it's at cressyeverett.com

Look throughout this section for open houses, new listings & price reductions from these realtors:

Cressy & Everett REAL ESTATE | COLDWELL BANKER ADVANTAGE | @properties | CORE REAL ESTATE, INC. | REALTY EXECUTIVES | pier realty

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5 of the last 6 years

OPEN SUN 12:00 - 1:30PM

$325,000
9555 RIDGE DR., Bridgman
DIR: Red Arrow Hwy to W on Lake St to N on Kramer Dr to W on Dunewood to S on Ridge Dr
- PERFECT GET-A-WAY in DUNES & Weko Beach
- Contemporary Open Floor Plan, Beautiful FP
- 4 BDRM, 4 BA, Lots of Windows, Wooded Lot
- Perfect Home to relax & enjoy nature

Hosted by Michele Kaiser

OPEN SUN 12:00 - 2:00PM

$219,000
5076 OLD PIPESTONE RD, Lau Claire
DIR: Sodus Parkway to left on Naomi Rd and right onto Old Pipestone Rd
- Move In Ready - Ranch on 20 Acres
- Offers Three BD, Two and a half BA
- Family RM w/ FP, 44x13 Rec Rm
- Geothermal HVAC, Main Flr Laundry

Hosted by Jeanne Hess

OPEN SUN 1:00 - 3:00PM

$99,000
2620 CHERRYWOOD, ST JOSEPH
DIR: Red Arrow to Woodgate to Cherrywood
- Upper Level Ranch Style Condo
- Enjoy Lake Mi Sunsets, steps away
- Beautiful Wood Panel Doors, 2 bdr,
- 1.5 Ba Updates Incl. Furnace, A/C

Hosted by Sheila Brogamer

OPEN SUN 2:00 - 4:00PM

$384,900
1151 MAIDEN LANE
DIR: Maiden Ln between Washington Ave & Lincoln Ave
- 3.41 acres, 4 bdr, 3 full baths, 2 fireplaces.
- Amazing kitchen, granite counters & flooring,
- Full bsmt, rec & game rooms, 3 car attached
- garage & detached garage w/brick exterior.

Hosted by Pat Smedley

OPEN SUN 2:30 - 4:00PM

$299,900
5919 Paliya Path, Berrien Springs
DIR:Old US31 to W.Long Lake Rd. to Kanterberry Trails Subdiv
- Exquisite Custom-built 3 BDRM/2.5BA
- Living Rm Cathedral ceiling & Fireplace
- Parlor, Spacious Kitchen w/ ctr Island
- All Appl. stay, Main flr Master, Gazebo & Pond

Hosted by Jeanne Hess

OPEN SUN 2:00 - 3:30PM

$184,900
6575 FREDONIA CIRCLE, Stevensville
DIR: Jericho to Niagara to Fredonia
- Over 2000 sq ft Finished Living Space
- 4 BR, 2 BA, Lg Lot, Fenced Yard, Pool & Hot Tub
- Newer Flooring, Appliances & Fresh Paint
- Move in Ready and Lakeshore Schools

Hosted by Michele Kaiser

PRICE REDUCED

$128,000
- Great Location between St. Joe & Lakeshore
- Bi-level w/ 3 BDRM, 2 BA, 2 car att. garage
- Nice deck for entertaining, mature trees
- Newer Roof, Furnace & Slider
- St. Joseph N#-14040650

PRICE REDUCED

$199,500
- COMPLETELY UPDATED! 4 bedrooms.
- 2 full baths. New carpet, HW floors.
- Original wood staircase. Beautiful patio.
- Full basement.
- St Joseph #L-14051112

PRICE REDUCED

$154,500
- Spacious & Bright, 3 Bed, 3 bath, 3 Season room
- Multi-Level Deck, Fenced yard, Nice Landscaping
- Updated Bath , refinished Wood Floors, 2 car garage
- 2 Fireplaces, Master Suite, Private Deck
- South St. Joe, St Joseph Schools T#-14048918

PRICE REDUCED - MOTIVATED

$94,500
- VERY MOTIVATED SELLER!
- Cute, 2 BD, Sits on a Wooded Ravine Lot
- Walk Out Basement with Sliders, Freshly Painted
- Newer Windows, Roof & Updated Kitchen
- St. Joseph L#- 14056099

$74,900
- Cozy two bedroom Ranch
- Updated in 2008
- Close to Lake Michigan College
- Must See to Appreciate
- Benton Harbor D#-14050286

$489,900
- Gorgeous Two Story w/ 5 BDRM, 3.5 BA
- Updated Custom State of the Art Kitchen
- Spacious Deck w/ Gas Fire Pit & Gazebo
- Hardwd Flr, Built-Ins, Fin. Basement
- Great Neighborhood, St. Joseph V#-14041649

$90,000
- Located close to St. Joseph High
- Home has 3 BDRM and a Bath
- Large Fenced Backyard, 12x16 Deck
- Main Flr Laundry, Updated Bath
- St Joseph D#-14039895

$550,000
- Wonderfully RENOVATED Brick Ranch on 18 Acres
- Open Flr Plan, 4 BDRM 3.5BA, Hardwood Flr
- Lrg Kitchen, SS Appl., 3 Fireplaces, Pool, Pond
- 16 Horse stall, 15,020 sq ft impressive Metal BLDG
- WOW So Much to See! Stevensville C#-14029934

$172,500
- Cute & Cozy Country Ranch
- 3 BD, 2 BA, Full Basement, 2 Car Garage
- Open Floor Plan w/ Vaulted LR Ceiling
- Easy & Convenient Main Floor Living
- Berrien Center F#-14054483

$154,900
- 3 BDRM ranch in City
- New Windows throughout
- Pride of Ownership is Obvious
- Close to Downtown
- St. Joseph D#-14056508

$139,900
- Gated Lake Michigan Condo
- Updated Kitchen, Laminate Floors
- Move In Ready, 2 Inground Pools
- Out door Grills, Putting Green
- St Joseph L#-14055622

$150,000
- Beautiful wooded setting, multi tiered deck
- Fireplace, hardwood floors, large windows.
- Convenient location, near beaches, shopping
- Restaurants, and highway. 3 bdr 2 baths
- St Joseph City #F-14026186

$339,900
- Pride of Ownership Shows
- 4 BDRM, 2.5 BA w/ 3 Car Garage
- Hardwood Flrs, Great Rm w/ Gas Log FP
- Lrg Kit., Breakfast nook, Main flr Laundry
- In-grd. Sprinklers St. Joseph R#-14046364

$58,000
- Affordable 2 Bedroom Rental
- Good Income History
- Located west of town
- Easy Access to US 31 Bypass
- Berrien Springs S#-14039505

Are You Ready To Sell Your Home?
We have buyers that are looking.
May we help you sell your home today?

$695,000
- Custom built 3 BDRM/2.5BA Contemporary
- One Block from Lake Michigan
- Over 4,400 sq. ft., Open Concept, Multiple decks
- Gourmet Kitchen, Stainles Appl., Exercise Room
- Exceptional Views St. Joseph M#- 14037100

$58,000
- Convenient Downtown Rental property
- Good monthly income w/ good rental history
- Three Bedroom, 2 Bath
- Located on a Double Lot
- Niles M#-14039636

$37,500
Affordable & convenient rental unit
Good Downtown location
Very good monthly income
Three bedrooms and a bath
Niles F#-14039645

$139,000
- Convenient Downtown Rental
- Very Good Income Potential
- BLDG 1 has 4 units; BLDG 2 has 2 units
- Good rental history
- Niles M#-14039517

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Saturday & Sunday 7am-12:30pm

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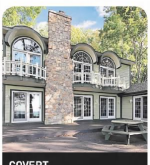
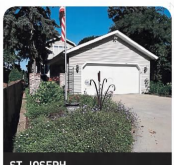
ST. JOSEPH
$1,799,000 5BED/4BA
340LAKESTREET.INFO
Chris Marzke 269.208.3635


COVERT
$1,333,000 4BED/3BA
47130BLUESTAR.INFO
Chris Marzke 269.208.3635

BENTON HARBOR
$750,000 3BED/2.1BA
2350NM63.INFO
Mark Wortman 269.876.2929


ST. JOSEPH
$649,900 5BED/3BA
1424LAKEBLVD.INFO
Anne Gain 269.277.6077

BERRIEN SPRINGS
$569,900 4BED/3.1BA
10545DANADR.INFO
Anne Gain 269.277.6077

ST. JOSEPH
$499,900 4BED/3BA
1003LIONSPARKDR.INFO
Linda J Folk 269.449.0206

SUNDAY 12 - 2

WATERVLIET
$429,900 4BED/2BA
8586BLATCHFORDRD.INFO
Mark Wortman 269.876.2929

ST. JOSEPH
$344,900 2BED/3BA
408ISLANDPOINTE.INFO
Chris Marzke 269.208.3635

SUNDAY 3 - 5

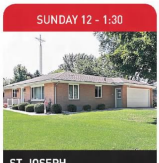
ST. JOSEPH
$239,900 3BED/2.1BA
4102TOMAHAWK.INFO
Mary Wortman 269.208.1753

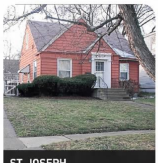
SUNDAY 2 - 4

ST. JOSEPH
$204,900 4BED/3BA
4071DEJA.INFO
Jim Leonard 269.470.2023

SUNDAY 2:30 - 4

COLOMA
$174,900 3BED/2BA
314TIMBERDR.INFO
Mark Wortman 269.876.2929

SUNDAY 12 - 1:30

ST. JOSEPH
$174,900 2BED/2BA
2830WASHINGTON.INFO
Anne Gain 269.277.6077


ST. JOSEPH
$130,000 3BED/1BA
2626THAYERDR.INFO
Chris Marzke 269.208.3635

SUNDAY 12 - 2

ST. JOSEPH
$128,900 3BED/1BA
2410LANGLEYAVE.INFO
Mary Wortman 269.208.1753

BENTON HARBOR
$42,000 2BED/1BA
1274BISHOP.INFO
Mary Wortman 269.208.1753

The Secret to Housing's Future - a New Kind of 15-Year Mortgage? Visit @properties on twitter for the full story.

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Paul Domke 921-1125

Jim Fisher 930-9191

Loren Gerber 921-0754

Bill Geukes 266-2366

Joe Giannola 208-3989

Sue Janoskey 485-5869

Richard Kading 313-3719

Carole Kelly 208-3741

Phil Meda 449-7325

Earl Misch 876-0715

Julie Moneta 325-3015

Claudia Ruppel 932-0210

Kay Schatz 519-5296

Connie Shearer 208-0001

When you list your property with Core, it's seen on more than 40 websites!

OPEN TODAY 12-2

4934 CLEVELAND AVE., Stevensville
(Cleveland at the corner of Marquette Woods Rd)
• NEW LISTING - ADORABLE 3 BR HOME ON 1.5 ACRES
• Master bedroom: private balcony with fantastic views
• BONUS 600 SF guest quarters with kitchen, bath, large balcony above detached 3-car garage
• Wooded garden & fenced-in yard
• $199,900
• Hostess: Julie Moneta 269-325-3015

OPEN TODAY 1-3

610 S. MECHANIC ST., Berrien Springs
(Hwy 31 to Mechanic to end)
• WATERFRONT - ON LAKE CHAPIN!
• NEW LISTING - Beautiful 4 BR home on quiet dead-end street
• Lower level walk-out includes 2nd kitchen, rec rm, bonus rm & 4th BD
• Many updates have been done inside & out
• Gently sloping yard to boathouse & two piers
• $318,000
• Hostess: Claudia Ruppel 602-380-5618

NEW PRICE

716 LATTIMER DR., St. Joseph
• NEWLY REMODELED 5 BR HOME!
• 3 FULL BATHS
• Spacious 2,400 SF plus finished basement
• Large 2-car garage
• Private backyard, deck, patio
• NOW $179,000 with immediate possession!
• Call Loren Gerber 269-921-0754

2385 FOREST HILLS DR., St. Joseph
• EXQUISITE CUSTOM-BUILT RANCH
• 3100 SF, 4 bedrooms
• 3.7 acre private wooded ravine location close to town
• Over 1000 SF finished lower level w/ custom bar & home theater
• Large pool, patio & deck area for entertaining
• $619,000
• Call Loren Gerber 269-921-0754

NEW PRICE

9765 BEECHNUT ST., Bridgman
• 3 BR, 3 baths
• Short walk to Weko Beach
• ON 3 LARGE LOTS
• No association dues!
• NOW $249,900
• Call Richard Kading 269-313-3719

6210 SANDY HILL DR., Eau Claire
• LOVELY 3 BR, 2 BATH HOME with many updates
• Family room with wood-burning fireplace
• Eat-in kitchen
• Slider to private backyard
• Overlooks beautiful country setting
• $129,000
• Call Dick Donnellan 269-921-0023

OFFICE FOR SALE

811 SHIP ST. #6, St. Joseph
• 2,211 SF professional office space on 3rd floor
• 4 suites, conference rm, reception area
• Numerous amenities & reserved parking
• Panoramic city views
• NOW $74,900
• Call Loren Gerber 269-921-0754

REALTY EXECUTIVES
269-983-7721
815 Main St., St. Joseph
Check out Homes at
www.CallRealtyExecutives.com

OPEN 1-2:30PM

1605 Hickory Trace Condo, Stevensville
Dir: S. on Cleveland to Hickory Trace. Park in 1st. lot & walk down stairs (by garage #5520), 3rd unit on right.
2 bedroom unit, 2 baths. Sweet and clean unit.
Great location. $93,900.
Paul Hicks will greet you. 269-369-2975

OPEN 1-2:30PM

1613 Hickory Trace Condo, Stevensville
Dir: S. on Cleveland to Hickory Trace. Park in 1st. lot & walk down stairs (by garage #5520), 1st unit on right
1 bedroom plus den and 2 baths.
1 car detached garage. $95,000.
Paul Hicks will greet you. 269-369-2975

OPEN 1-3PM

4734 Pleasant Meadow Circle,, St. Joseph
Dir: Niles Rd S to Marquette Woods E to Pleasant Meadow Cir to property
SOUTH ST JOE HOME! Freshly painted thru out and ready for you to move in ! 9 ft ceilings add to the open feel of the main floor living area. Keep warm by the great room fireplace this winter and enjoy formal and informal dining spaces. The spacious Master Suite also offers a large walk-in closet and bath. The lower level was recently carpeted and lends itself to many opportunities (easy possibility of a 4TH BEDROOM plus a FAMILY ROOM !) The back yard offers privacy fencing.OFFERED AT $229,900. Carolyn Krueger will be hosting.

OPEN 1-3PM

2835 Southfork, Stevensville
Dir: Red Arrow Highway S to Johnson Rd to Jericho to Southfork to property
Great Lakeshore Location. Spacious 3-4 bedroom home with over 2,800 SF of finished living area, fenced back yard ,an in-ground swimming pool, brick patio with fire pit and three season room. The first floor features a large family room with fireplace open to kitchen, dining room with den/sitting room off entryway. The upper levels large master suite features vaulted ceilings, master bath and walk-in closet. The finished basement boasts a large rec room, fourth bedroom, kitchenette and full bath. ASKING $244,900 Victoria Eberhard will be hosting.

pier realty

1100 Main Street, St. Joseph
269-408-8069 or 269-982-8544
Galien: 269-470-8136
Berrien Springs: 269-471-4714
www.pier-realty.com

OPEN HOUSE SUNDAY 1-3

51358 Garrett Road Dowagiac

Directions: M-152 in Garrett to house. Wonderful Cape Cod style home with lots of room for everything. Approximately 2.3 wooded acres with seasonal views of Dewey Lake and public boat access just down the street. Three bd/2 bths 2,500 sq. ft. and generous sized rooms. $229,000. Michelle Alger 269-876-2713

SUNDAY OPEN HOUSE 1-3

403 Anchors Way St. Joseph

Directions: Bus. Rts. 94 between St Joe & Benton Harbor to Anchors Way. (Go beyond PNTR 33 to end) Gate will be opened for this event. ISLAND RETREAT...Enjoy living along the St. Joe River. Bring the boat and park at your own slip OR just enjoy the "Mariner Lifestyle," living on a River Island where you can fish, bike/bike on Harbor Shores paths OR take a leisurely stroll to St. Joe's downtown or Benton Harbor's Arts District. It's great living in a gated community with clubhouse, pool, spa, walking paths and gazebo. Home is loaded with custom features. See for yourself! Host Ray Mitchell.

SUNDAY OPEN HOUSE 3-5

953 Miners Road

Substantial Price Reduction $299,900 If you are tired of "cookie cutter" houses, then this charmer is for you! Craftsman detail, unique architectural features, 4 bd/3 bths over 3,000 sq ft of finished living space. Beautiful updating throughout the home with neutral decor. If you enjoy watching HGTV, you'll appreciate this beautiful home. Kathy Virgil 269-449-1159

BUYER INCENTIVE

3540 Wyndwicke Drive

NOW $357,000 PLUS SELLER WILL PAY UP TO $5,000 IN BUYER'S CLOSING COSTS WITH ACCEPTABLE OFFER. Private wooded ravine lot 3-5 bedrooms/ 3 full baths. Soaring ceilings, open floor plan, beautiful window views, spacious kitchen. Linda Mawhinney 269-921-4555

LAKE MICHIGAN VIEWS

3682 Woodgate St, Joseph

Panoramic views, private beach, easy access to 1-94, carefree condo living. You can have it all! Gorgeous 3 bd/3.5 bth 2-car attached garage plus over 3,000 finished sq. ft. Upgraded finishes make this condo a standout. This is an opportunity that you should not miss. $769,900 Linda Mawhinney 269-921-4555

REAL ESTATE FOR RENT

UNFURNISHED APARTMENTS

Bridgman, Starting October 17th 1/2 off first months rent with year lease, 1 & 2 Bdrm Apts., some fully furnished. Pet Friendly. Starting at $435/mo Call 269-465-3333

1 Bedrm Apt. in the country. No pets. $495 per mo. 219-879-8022

1022 Park St. Joseph. 2 bedroom, Lower. Big living room, ceiling fans, A/c, Mini blinds, W/D. $600 No pets call 429-0040

2 bedroom apartment for rent in Berrien Springs. $450 269-473-2370

New Buffalo Spacious 3 bdrm apt 2nd floor. New Buffalo school systems. Dishwasher, microwave, stove & fridge. A must see. $850 mo. 269-469-1364

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ONE OF LAPORTE'S FINEST
1 and 2 bedrooms,
1 1/2 baths, appliances some with washers and dryer. Heat, water furnished. Call 219-362-5422

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PET FRIENDLY
SENIOR DISCOUNTS
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2400 ANDREW AVE.
www.laporte commons.com

LA PORTE:
Nice 1 to 2 bedroom.
Heat and Water included. Off Street Parking

219-363-5079

1304 Jackson
Remodeled 2 to 3 Bedroom/ Central Air, washer/Dryer hookup. Call for Details.

Call 219-363-5079

LA PORTE:
1 bedroom upper off street parking heat and water included. $535
Call 219-851-3400

Laporte In, Nice 1 bedroom $400 plus deposit and utilities. No pets/smoking. Call 219-326-5134

UNFURNISHED APARTMENTS

LA PORTE:
Briarwood Apartments
1, 2 and 3 bedroom units
Many Amenities
219-380-5136
pmandmindiana.com

LaPorte, IN. Large 1 bedrm apt. W/D hook up water included please call 801-860-6674

Mi. City, IN. 1bedroom, Historic Apartment, Hard wood floors, pocket doors, newer appliances, heat, water, Sanitation & sewer included. $620/mo. 2, One car Garage bays, $125 each 219-916-4578 or 219-787-8066

Michigan City
1bdrm upper, neat and clean, central air, new cabinets, laminate flooring, balcony, coin operated laundry in basement. Off street parking $465/mo plus utilities and sec deposit.
Call 219-898-4087

Michigan City
Deluxe 2 bedroom upper washer dryer hookup 413 E 10th $550 month plus utilities.

Deluxe 2 bedroom upper 1006 W. 8th $575 plus utilities. Call 219-229-0270

UNFURNISHED APARTMENTS

Michigan City, Queen's Park Apts Small quiet setting. Spacious 1&2 bdrm from $575/mo! 219-296-9606

Michigan City: Cute & Cozy 1 bed off street parking, stove & refrig. 219-362-5933 or 219-851-1931

Michigan City: For Rent: Clean, upper frt.apt.available immediately. One bed., newer bath, new carpeting and hot water htr. $400/mo. Off st. parking. Heat and water included.No pets. Job references required 219-873-9443

Michigan City; Call About Move-in Special. 3 bedroom, You pay utilities. $595/mo +deposit. 411 1/2 Chicago St Call 219-617-5667

LAPORTE ROSELAWN APARTMENTS
Currently available
2 bedrooms
1105 W. 10th St.
Call 219-362-4473
Roselawnapts.com

FOR RENT
St Joe - Lakeshore Condos 1 & 2 Furn. & Unfurn Condos.
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Rental Mgt.
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bjparrish14@aol.com

UNFURNISHED APARTMENTS

LaPorte
Two Bedroom.
All Appliances. One car garage, off street parking $750.
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FURNISHED APARTMENTS

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1 BEDROOM APARTMENTS

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4028 Silver Oaks, St. Joseph

Dir: Niles to Miners Rd to N on Silver Oaks
Check out this Cozy 4 Bedroom/4 Bath Two Story Royalton Twp Home in St. Joe schools!! Beautiful setting on a Ravine with multi level decking, daylight basement with a walk out. Well cared for and loved! Make this your new place to call HOME this summer! Immediate possession!! Price reduction of $234,900. Realtor Sibyl Kish

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5 Bedroom House. Section 8 ok. 219-878-2747.

MILLCREEK:
0388 S. 950 E
2 bedroom,
$650 month
plus security
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Benton Harbor
Nice 2bdrm house for rent in Benton Harbor area. 269-471-9525

HOMES FOR RENT

202 Pleasant Ave. Michigan City
3 Bedroom, 1 Bath. Newly decorated. $675 Month & Sec. Deposit
269-449-4940 or 269-449-1899

Michigan City: 336 Chestnut, 5 bdrm, 2 bath, central air, new kitchen, garbage disposal, dishwasher, cabinet mount microwave, Den, Auto-garage door opener, shed with playhouse, privacy fenced back yard, $1200. Also 216 Main st. Apartment 3bdrm, full bath, new carpeting, new kitchen flooring, central air, water/hot water included, $750 312-961-5679.

HOMES FOR RENT

La Porte IN
3 Bedroom 1 Bath house for rent $800.
384 Hawthorne in La Porte

2 Bedroom 1Bath house for rent $725
281 Johnson Street in La Porte
Please Call Shawn (970) 470-5503

Benton Harbor:
1813 W Ogden
3bed, Bath, 2 Car Garage, full basement, fire place, $725 269-208-5102

Berrien Springs, Beautiful 3 bedroom home, Near Andrews Universitiy, and Grocery, call 269-473-3144

HOMES FOR RENT

Coloma:
4/5 Bedroom, 3 bath, 2 car garage, private setting. Rental Management 269-325-7774

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Answer To Today's Puzzle

L	A	D		R	O	M	O		S	T	R	A	P	
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11/2/14

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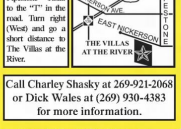

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Hagar twnshp. Comp. remodeled, Fireplace, new appl, new furnace, 3 bdrm, 1 bth, 3 acres, country. Avail. now. $1000/month and dep. 269-369-9618

Mi. City, Beautiful home, 3 bedrooms, 2000 square feet, attached Garage, fenced in yard. 5 min from Lake, all amenities, mature adult, refs, dep. 219-878-8080

New Buffalo 4bdrm 2ba home monthly rental $1500 incl. utilities. 269-487-9530

Michigan City Rent to Own 1018 Providence. 3 Bedroom, 1 Bath. Basement. $750 Monthly. Call 219-771-8160

Michigan City - 3 Bedroom house with garage $775 a month. 1st months rent plus security deposit. Pets Welcome. please call 219-878-3703.

Michigan City, 1125 Maple, unfurnished Small 2BR, basement, garage, no pets. 725/month plus 725/deposit. Call 2198749511

St Joseph: 3806 Derry Dr Nearly New 3bed, 2bath, 3 Car Garage, Full Basement, Fire Place, $1850 269-208-5102

Rolling Prairie Large well located nice mulit purpose, 5 Bdrm country house, with Barns & out building, ideal for business or storage. 5 acre fenced pasture, can have horses & animals. Just outside of Laporte. $1500 a month. 3102 E. 150 N. & 3966 E. 150 N. Call 847-394-8700

Sawyer MI: 3 bedroom brick home, 2.5 bathroom, Beautiful Country Setting on one acre, 2 1/2 stall garage, large screened in porch, full basement with bar and pool table. $1,000/mo 561-512-3857

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South Haven area, Lake Michigan access. 2 bdrm house completely furnished. Now until June 1, 2015. C/A & heat, sewer, water, trash pickup and Direct TV included. www. 269-214-2034.

St Joe- Lakefront Home Clean 2Bdrm, Det. Garage, Ref Needed, No Pets. $750/mo + Sec Dep. Call 269-469-4550 or 269-405-3040

DUPLEXES FOR RENT

Baroda MI 1829 Russell 2bdrm, utility room, 1 car garage, stove and refrigerator, $650/mo call 269-429-3595

LAPORTE IN 2bdrm. 1.5 bath, 204 Willow St/527 Porter St. $675/mo. 1st, last & security deposit. Call 219-608-4913

LA PORTE: Monroe Manor 2 bedroom $500 No appliances or pets Call 219-362-6525

Watervliet Township, Neat clean 1bdrm, new appliance, private beach rights no pets $450/mo +last months rent & Sec. dep. 269-463-5908, 269-252-2772

MISC FOR RENT

LA PORTE: Pole Barn Rental Mostly stone yard 2 acres plus or minus, 2 overhead doors 10 feet high, 32X40 plus 35X28 plus office gas and air. Call Bill Weldon 219-363-2424

MOBILE HOMES FOR RENT

Affordable Homes!! Ravine View Estates. Buy or lease. 3 bed, 2 baths from only $559 per month. Call Jody today at 269-468-7736

Mi. City, 3 bedroom mobile home for rent! $595/mo plus deposit. Dunewood village mobile home park. call carol at 219-879-8707

La Porte: 2 Bedroom Home Of The Month Luxury Kitchen Hardwood cabinets laminate flooring deluxe appliances Plush carpet HUGE BAY WINDOW All for $650/month Lease to own, too!

MOBILE HOMES FOR RENT

Call Rhonda at: DEERFIELD ESTATES A Great Community surrounded by a Wildlife Preserve 219-393-3000 www. deerfieldmh.com

REAL ESTATE FOR SALE

HOMES FOR SALE

LA PORTE: 2 acres, 3 bedrooms 2 baths, 2 car garage 1900 sq ft. 40X80 pole barn insulated concrete floors 2 septic systems and well consider lease option Call 219-363-1971

South Haven, 70849 M-43. 3/4 bedrm, Garage, Big kitchen, 1 bath(poss. 2), Additional apartment possible. Approx. 2 Acres w/stream, recently updated. 2 mi east of South Haven, Close to Lake Mi Beaches! Land contract Poss. Inspections done. Price reduced for quick sale $75,900 cash out price $69,900 Move in now. Call 616-990-7304

MOBILE HOMES FOR SALE

LA PORTE: MUST SEE TO APPRECIATE Really nice remodeled 2 bedroom home AC- Deck, all appliances. A quiet, clean, safe place to live. Lot 11 1503 E. Lincolnway WE FINANCE! Call for appointment 219-362-8792

LA PORTE: Huge 4 Bedroom, 2.5 Bathroom Home. HUGE GREAT ROOM. 2100 sq. feet. Big Kitchen with lots of counter space. Large utility/laundry room. Master bath with double shower PLUS A SOAKER TUB! Call Rhonda 219-393-3000. www. deerfieldmh.com.

MONUMENTS/ CEMETERIES

Coloma MI North Shore Memory Gardens, Burial plot 236 B-2, in Garden of Love. Value $1,596 asking $1,090. call or text (870) 530-3420

MONUMENTS/ CEMETERIES

Hagar Shore, Mi. 2plots- side by side, At North Shore Memorial Gardens, Beautiful Section of Garden of the Last Supper, lot 149-D, SAle Price-$2600 for both OBO. Savings of $600 total. Will Sell Separately. Seller will cover all cost of deed transfer, new deed, & transfer fees (Approx. $90). 269-930-2110

Michigan City Swan Lake Memorial Gardens, Good Shepard section, 2 graves and a bronze memorial in granite for sale. Call 941-356-4880

LEGALS

LEGALS

MDOT Public Involvement

In accordance with Moving Ahead for Progress in the 21st Century (MAP-21) programs using federal and state funds for transportation improvements, the Southwest Michigan Planning Commission announces a public hearing to vote on changes to the allocation of Congestion Mitigation and Air Quality (CMAQ) funds in Berrien County for FY 2014-2020. Agencies in Berrien County will vote to amend the current program of projects, and will also entertain new project ideas for 2018-2020 that improve traffic flow, reduce automobile use, or replace transit vehicles. The hearing will take place on Thursday November 13, 2014 at 1:00 PM at the Berrien County Road Commission 2860 E Napier Avenue Benton Harbor, MI 49022. Materials for the meeting can be found at http://www.swmpc.org/cmaq.asp If you have questions, please contact Gautam Mani, SWMPC Transportation Planner, at manig@swmpc.org or (269)-925-1137 x1524.

VILLAGE of THREE OAKS BID for HEAVY DUTY PLOW TRUCK

The Village of Three Oaks is accepting sealed bids for a new heavy duty plow truck. The full set of bid specifications is available at Three Oaks Village Hall at 14 Maple Street, Three Oaks, MI during the hours of 8:00 am to 4:00 pm Monday thru Thursday. Sealed bids will be accepted until 12:00 noon on Tuesday, November 11, 2014. Please call Adam Umbrasas, Village Manager at 269-756-9221 with any questions you may have.

ANNOUNCEMENTS

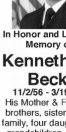
SPECIAL NOTICE

Huge Restaurant Closing: All Proceeds Go To Veterans In Need Stoves, Ovens, Fryers, Charbroiler, Micro, Convection Oven, Coolers, Stainless Steel Cooler Prep Tables, Utensils, Freezers, Refrigerators, & Lots of Tableware. NOV 1 & 2 at Tommy G'S formally Cafe Tuscany 16321 Red Arrow Hwy Union Pier 269-923-9313 Help a Vet Help Some Vets Former Staff SGT DM Griffin USMC

If you want to drink it's your business. If you want to stop it's our's. Alcoholics Anonymous 219-879-8808

Michigan City, Home owner seeking Roofer for residential repair work, please call 219-874-0240

IN MEMORIAM



In Honor and Loving Memory of

Kenneth M. Beck

11/2/56 - 3/19/03

His Mother & Father, brothers, sister, their family, four daughters, grandchildren, great grandchildren, dearest friends, Uncles, Aunts, nieces & nephews. Many more Friends We all love you! You will never be forgotten.

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Stevensville LOST: Black "Dopkit" bag 10/30AM, on Lincoln Ave, Hinchman Rd, Ruggles Rd, Hills Rd, or W.Snow Rd. Contains WAHL clippers and blades. Reward (269)449-8143

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New Buffalo, Mi. Title Company is currently seeking an Escrow Closer with proven successful Residential and Commercial. 5+ years of closing experience. Positions open for the New Buffalo, Mi. area with local travel required. Requirements: Excellent communication and organizational skills. Ability to work effectively with others and meet deadlines, perform various tasks requiring concentration, accuracy and attention to details. We have a very competitive salary based on experience. Our comprehensive benefit package includes Medical, Dental and Vision Coverage, Bonus Program, Paid vacation, 401K. Email your resume to: Proper Title, LLC info@propertitle.com

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Whirlpool Corporation seeks:

Technology Senior Engineer (Job Code: AW-SJ10YA) in Benton Harbor and Saint Joseph, MI. Perform engineering duties relating to new product development, implementation and launch. Req: Bachelor + 5 yrs exp; or Master + 1yr exp. Apply by mail to: Whirlpool Attn: Global Compensation, 2000 North M-63, MD 2000, Benton Harbor, MI 49022(Must reference Job Code)

EDUCATION/ TEACHING

South Haven Area Emergency Services is accepting applications for the purpose of creating a hiring list for Full-time Firefighter /Paramedic. The hiring list may be valid for up to 1 year. Applications will be accepted until Fri Nov, 28th at 5pm in the office of the Executive Director. Eligible Applicants must be MI Certified Firefighter II & State of Michigan Licensed EMT-Paramedic by Jan 1, 2015. Applicants will be required to pass a written & practical exam. Job description & application are available WWW.SHAES.ORG Applications may be picked up at Fire Station 3, 90 Bluestar Hwy., South Haven, MI 49090. SHAES is an Equal Opportunity Employer.

MEDICAL/DENTAL

Benton Harbor: NOW HIRING Nurses, PT's and OT's for growing and expanding local Home Health Care Agency. Please apply in person at 1850 Pipestone Rd Suite 201, Benton Harbor MI. M - TH between hours of 10:00 a.m and 4:00 p.m. No calls Please

Direct Care worker needed to assist adults with developmental disabilities in their home or in community activities. May also provide personal care skills and explore social & work interests. Requires related exp or training & driver's license. $12.79-16.16/hr @ 25 hrs/wk from Bangor office. Submit your resume to VBCMH, PO Box 249, Paw Paw, MI 49079 or cjohnson@vbcmh.com by Nov 7. EOE

DIRECTOR OF HEALTH CARE SERVICE Registered Nurse Position. West Woods of Bridgman Nursing and Rehabilitation Center in Bridgman, MI has a leadership opportunity for an energetic, organized nurse manager. We are currently seeking candidates who can lead a dynamic and talented team in delivering the highest quality of care to our 105 bed skilled nursing facility residents. Interested candidates must possess a valid Michigan nursing license, previous SNF experience and ability to demonstrate regulatory knowledge along with strong clinical and computer skills. Please email your resume to awhite@peplinskigroup.com

Laporte IN Hiring Lpn's and Cna's great benefits may apply at Brentwood Assisted Living or may also email BGawel@brookdale.com

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MEDICAL/DENTAL

Riverwood Center

Currently has opening for the following positions:

Licensed Master's Social Worker OP - Full Time Candidate will provide individual, group, dual diagnosis and specialty group therapy to consumers and their families. Must be licensed by the Michigan Department of Commerce or Professional Regulation as a Master's Level Social Worker with a clinical designation. Master's Degree in social work and one to two years' experience providing treatment to individuals with a mental illness.

Recovery Coach Full Time Candidate will be responsible for assisting persons with SUD and co-occurring disorders. Licensure/Certification: Certification in the CCAR Recovery Coaching Academy training, or the ability to complete this within six months of date of hire. Education: High School Diploma or GED (including diploma earned in Special Education). Experience as a recipient of substance abuse services and/or mental health services and be in Recovery for two to five years. Two years of college and/or experience working with the target population preferred. Must have reliable means of transportation for community outings, transporting consumers and maintain safe driving record.

Parent Support Partner Full Time/ Part-Time Candidate will provide an enhanced level of support for parents or primary caregiver of a child with a Severe Emotional Disturbance (SED). Licensure/Certification: Must obtain Parent Support Partner certification within six (6) months of hire through the mandatory MDCH parent Support Partner certification program. Possession of high school diploma or G.E.D. One year of experience interacting with persons with emotional impairments required. A minimum of one (1) year experience as the parent or primary caregiver of a child with a severe emotional disturbance. Must have reliable means of transportation and maintain safe driving record. Possession of valid driver's license.

Applications/ Resumes only accepted via website at **www.riverwood center.org** EOE/M/F/V/D

RN/LPN Nurses - needed for 67 bed skilled nursing facility. Experience and compassion preferred for part-time second shift and PRN on all shifts. Great wages. Forward resume or apply at: Meadow Woods Nursing & Rehabilitation Center 42235 C.R. 390, Bloomingdale, MI 49026, 269-521-3383.

GENERAL HELP

Benton Harbor Facilities Maintenance Technician: Salaried w/benefits. Reputable company looking for reliable person to monitor/maintain buildings and perform general repairs.

Part-Time Accounting Clerk: Need organized individual for A/P & A/R services. Good work environment.

Send resume to: Sally at sgregg@pointwoodcs.com fax 269-944-5585

Niles MI Cavanaugh Construction Framers Needed Exp. Preferred Clean Criminal Record Full Time Immidiate Openings Call 269-357-6315

HOROSCOPE

By EUGENIA LAST

SUNDAY, NOVEMBER 2

This can be a prosperous year if you resist the tendency to blow situations out of proportion. Personal issues will not have a negative bearing on your success if you deal with them quickly. Stay involved in projects that stimulate your intellect and allow you to be creative.

SCORPIO (Oct. 24-Nov. 22) Put your interests first. Others know that they can depend on you, but if you take on too many added responsibilities, you will put your health in jeopardy. Learn to say no.

SAGITTARIUS (Nov. 23-Dec. 21) A partnership is likely. Joining clubs, service groups or educational activities will allow you to interact with a wide variety of people who can improve your prospects.

CAPRICORN (Dec. 22-Jan. 19) Good results will occur if you diligently pursue financial prospects. Rather than rely on word of mouth, you should check all the information first to ensure that it is valid.

AQUARIUS (Jan. 20-Feb. 19) Don't let anxiety get you down. Be proud of who you are and what you can do. You can deal with any situation if you remain calm. Focus on the positive.

PISCES (Feb. 20-March 20) Dealing with elderly relatives or youngsters can be trying. Get in touch with someone who will help you or offer suggestions that will ease your responsibilities.

ARIES (March 21-April 19) Keep your dealings professional. Stretching the truth or taking shortcuts will land you in trouble. You will get where you want to be if you play by the rules.

TAURUS (April 20-May 20) Dwelling on disappointments or disputes will cause you stress and leave you dissatisfied. Go out of your way to help others in order to find a positive diversion.

GEMINI (May 21-June 20) Your knowledge and charisma will charm even your most cynical opponent. Present your plans to a potential partner. Be confident, and you will draw more interest.

CANCER (June 21-July 22) Your complaints will fall on deaf ears. Face up to your responsibilities without griping. Focus on maintaining the peace, not futile resentment. Positive thoughts will bring favorable results.

LEO (July 23-Aug. 22) Consider how others view you. If you are fun to be with, everyone will want to be with you. A sincere gesture and a kind word are all that's required.

VIRGO (Aug. 23-Sept. 22) Take credit for the things you do. You have what it takes to excel in your chosen field. Don't let insecurity or self-doubt keep you from a golden opportunity.

LIBRA (Sept. 23-Oct. 23) If you take advantage of a chance to reconnect with someone from your past, you will find out valuable information that will help you understand how to utilize your skills to fit the changing economic climate.

CROSSWORD

Crossword Answers E3

Los Angeles Times Sunday Crossword Puzzle

Edited by Rich Norris and Joyce Nichols Lewis

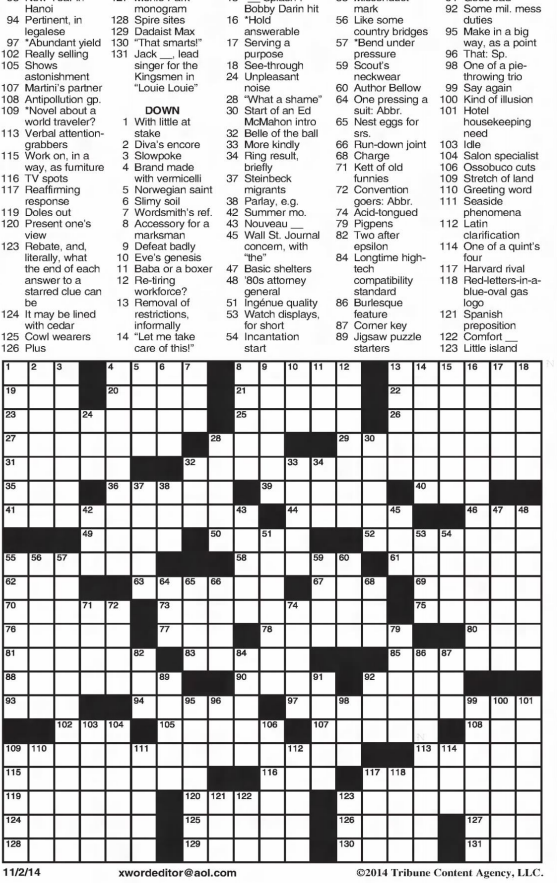
"FOLLOW THE MONEY" BY ED SESSA

ACROSS

1 Young boy
4 Dallas quarterback Tony
8 Binding piece
13 Olympics spinner
19 __ pro nobis
20 Nastase of tennis
21 It may be put on a dog
22 Sci-fi psychic
23 *Unpredictable influence
25 Go around
26 Baseball Hall of Famer Fingers
27 Take over for
28 Luxury hotel facility
29 Velvety sweater fabric
31 Turner autobiography
32 **"No idea"
35 Fr. holy woman
36 Regal regalia
39 Trail user
40 "As __ to breathe were life!": Tennyson
41 *Where words may be mangled
44 Intimidated
46 Pub quaff
49 Tranfusion quantity
50 Eat in style
52 Comforted
55 __ bag
58 Sources of energy
61 YouTube video source
62 Eclectic musician Brian
63 Greeted, with "to"
67 Clodhopper
69 Pilotless plane
70 Mimicked a mouser, maybe
73 *Home Depot competitor
75 Pan-fry
76 Crème de la crème
77 Cap seen on a brae
78 Venues for French courses
80 SSA IDs
81 Percussion instrument
83 Nastiness
85 Fly over Africa?
88 Without much forethought
90 Muppet with a unibrow
92 Lego buys
93 New Year in Hanoi
94 Pertinent, in legalese
97 *Abundant yield
102 Really selling
105 Shows astonishment
107 Martini's partner
108 Antipollution gp.
109 *Novel about a world traveler?
113 Verbal attention-grabbers
115 Work on, in a way, as furniture
116 TV spots
117 Reaffirming response
119 Doles out
120 Present one's view
123 Rebate, and, literally, what the end of each answer to a starred clue can be
124 It may be lined with cedar
125 Cowl wearers
126 Plus
127 Menlo Park monogram
128 Spire sites
129 Dadaist Max
130 **"That smarts!"
131 Jack __, lead singer for the Kingsmen in "Louie Louie"

DOWN

1 With little at stake
2 Diva's encore
3 Slowpoke
4 Brand made with vermicelli
5 Norwegian saint
6 Slimy soil
7 Wordsmith's ref.
8 Accessory for a marksman
9 Defeat badly
10 Eve's genesis
11 Baba or a boxer
12 Re-tiring workforce?
13 Removal of restrictions, informally
14 "Let me take care of this!"
15 "__ Splash": Bobby Darin hit
16 *Hold answerable
17 Serving a purpose
18 See-through
24 Unpleasant noise
28 "What a shame"
30 Start of an Ed McMahon intro
32 Belle of the ball
33 More kindly
34 Ring result, briefly
37 Steinbeck migrants
38 Parlay, e.g.
42 Summer mo.
43 Nouveau __
45 Wall St. Journal concern, with "the"
47 Basic shelters
48 '80s attorney general
51 Ingénue quality
53 Watch displays, for short
54 Incantation start
55 Misconduct mark
56 Lake some country bridges
57 *Bend under pressure
59 Scout's neckwear
60 Author Bellow
64 One pressing a suit: Abbr.
65 Nest eggs for srs.
66 Run-down joint
68 Charge
71 Kett of old funnies
72 Convention goers: Abbr.
74 Acid-tongued
79 Pigpens
82 Two after epsilon
84 Longtime high-tech compatibility standard
86 Burlesque feature
87 Corner key
89 Jigsaw puzzle starters
91 Goes bad
92 Some mil. mess duties
95 Make in a big way, as a point
96 That: Sp.
98 One of a pie-throwing trio
99 Say again
100 Kind of illusion
101 Hotel housekeeping need
103 Idle
104 Salon specialist
106 Ossobuco cuts
109 Stretch of land
110 Greeting word
111 Seaside phenomena
112 Latin clarification
114 One of a quint's four
117 Harvard rival
118 Red-letters-in-a-blue-oval gas logo
121 Spanish preposition
122 Comfort __
123 Little island



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Worn-out hinges can make a car think the door is open

DEAR TOM AND RAY: I have a 1996 Ford Windstar in perfect condition that was driven for years by a little old lady. She actually was from Pasadena, California. The problem is the occasional buzzing. It is like I left a door open while the engine is running. The van will be running fine, with no problems, except the buzzer is buzzing, the interior light is on and a picture of the van is lit up on the dash in red with a door open. Once the van reaches 15 mph, everything goes back to normal – until I slow to under 15 mph, at which point the buzzing starts again. Can you help with this annoyance? I'm going nuts. – Danny

Ray & Tom Magliozzi

Click & Clack

RAY: You say the car acts as if a door is open when it's not, Danny.

TOM: Well, it may be that a door actually is open.

RAY: Not fully open – as in, you make a left turn and you roll out of the car and end up at the curb. But not fully closed, either.

TOM: I feel fortunate in saying that I haven't seen a 1996 Windstar in the shop recently, but there's either a switch in the doorjamb that gets pressed when the door is fully closed, or on some cars the door latch also acts as the switch.

RAY: And unless that switch is fully engaged, the buzzer is going to come on, along with the dome light and dashboard warning.

TOM: My guess is that the hinges on one of your doors are worn out and the door isn't closing correctly. That wouldn't be a surprise on a car that's approaching the two-decade mark.

RAY: If I had to guess, I'd try the driver's door first. Why? Because it's the door that gets opened and closed the most over the life of the vehicle.

TOM: You can try this experiment: Next time the buzzer goes off, roll down the window and get your whole arm on the outside of the door. Then pull the door closed as hard as you can. If you can get the buzzing to stop when you pull, and start again when you release the pressure, you've found the offending door.

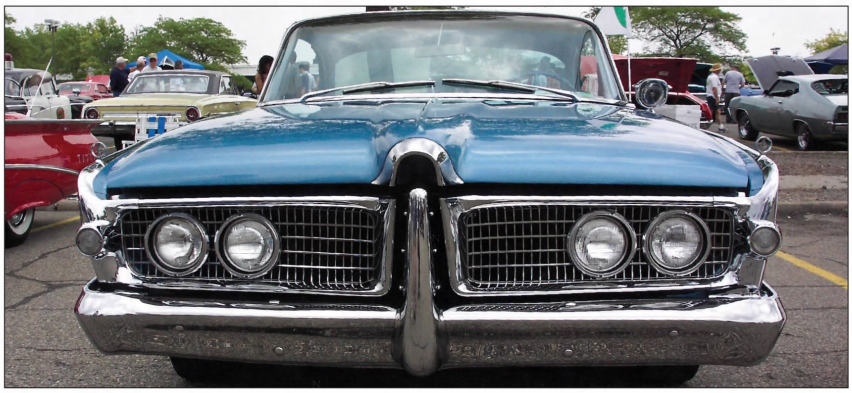
RAY: If that experiment doesn't work, you'll have to engage an able-bodied assistant to help you push harder. While the buzzer is sounding, have your assistant stand outside the car and push on the door with both hands.

TOM: If that stops the buzzing, have that assistant run alongside the vehicle for the next few years, pushing on the door, until something more serious breaks.

RAY: Actually, if you get no results on the driver's door, try the driver's-side sliding door next, and then work your way around the vehicle.

TOM: And once you've found it (or even if you can't identify it on your own), a body shop probably is your best bet to have it fixed. Try to get it done before you go completely nuts, Danny. Good luck.

Got a question about cars? Write to Click and Clack by visiting the Car Talk website at www.cartalk.com.



Dar Davis photos

Ford Motor's Edsel designers proposed this front end with a pronounced vertical bumper bar for the 1960 Edsel to further differentiate the car's looks from the similar 1960 Ford Galaxie/Fairlane models. It was not approved and one can only wonder if it would have helped Edsel find more buyers in the car's third year of production. After only 3000 units were built in the fall of 1959, Ford dropped the Edsel.

Edsel ... what if?

I'm not sure why the long-gone Edsel has been on my mind lately.

Perhaps it's because while visiting the Orphan Car Show in September and the Hershey Fall Meet in October I saw a number of Edsels, a car now associated with bad planning and a business failure on a grand scale.

Dar Davis

The car was introduced Sept. 4, 1957. I don't recall the introduction date of any other car in my lifetime, but the Edsel intro was different. It was the day before my 14th birthday, and I had been following all the media hype about this exciting new "E" car from Ford Motor Co.

The Edsel should have been a roaring success. In the mid '50s, middle-priced brands like Buick, Mercury and Dodge were selling very well. The post-war auto sales boom was still going strong. 1955 was the best selling year ever for automakers, and the most successful models were the mid-price nameplates.

Significantly, Buick became the third-best selling car that year, just behind leaders Chevy and Ford, and displaced longtime third-place finisher Plymouth. GM's other mid-priced cars, Olds and Pontiac, held fifth and sixth place.

When the Edsel idea was being gestated by Ford higher-ups in the early and mid '50s, it made perfect sense for the Dearborn automaker to consider another weapon to join Mercury and do battle with GM's Buick, Olds and Pontiac and with Chrysler Corp.'s Dodge, DeSoto and Chrysler. Mercury, introduced by Ford in 1939 to do battle with the GM and Chrysler triplets, was Ford's only entrant in this lucrative segment.

In my opinion Edsel's sales disappointment wasn't because the car's front end design looked like an "Olds sucking a lemon," as one journalist wag put it in an article, referring to the car's unique vertical grille.

Rather, I place the blame on the car's inopportune introduction time, an unearned reputation it gained for shoddy assembly, and the suggestion by some that influential Ford Motor higher-ups simply had given up on the car before it reached dealer showrooms.

From any angle, it was very apparent that the new 1960 Edsel was only a lightly face lifted 1960 Ford. Nearly all sheet metal was Ford except for the hood and the top of the rear fender. Buyers weren't fooled and Ford, after spending $350 million ($2.8 billion in today's dollars) to design, build and market the Edsel as a new member in the mid-priced market, pulled the plug in November of 1959.

I saw my first Edsel quite by accident. I was exiting the now destroyed-by-fire Ford Rotunda exhibit hall in Dearborn sometime in late summer 1957. I don't remember the details, but I assume my older brother Frank had driven me there, as he was a car guy.

As I walked to the parking lot along Michigan Avenue in Dearborn, across from the Glass House, Ford's international headquarters, a car carrier was passing by with a load of fabric-covered automobiles.

Disguised vehicles were a common sight in those days. Automakers tried to keep secret what its newest models looked like and spent the money to cover them when the first batches were built and shipped. Lucky for me, the covering on one of the cars had become detached and I got my first look at the car's unusual horizontal rear taillight. I knew instantly it was the Edsel.

The Edsel could have become a success. The name Edsel, named for Henry Ford's son, was unusual. However, the rather odd name had little to do with the car's demise in the late fall 1959.

Other forces played a much greater role.

When Ford Motor designers and engineers were creating the "E" car, as it was code-named, little did they know a brief but very brutal recession would hit the USA – known now as the Eisenhower Recession – and knock the wind out of new car sales, just when the Edsel was introduced.

Instead of building and selling 100,000 Edsels, as Ford had predicted, only 63,100 were sold. All the automakers took huge sales hits in 1958. Chrysler's DeSoto saw sales fall dramatically from a record of more than 120,000 in 1957 to below 50,000 in 1958. Buick, Olds, Mercury and other mid-priced cars took big hits as well.

Another problem that hampered the new nameplate was a reputation for poor quality. From what I've read, when Edsels arrived at dealers, many would require the dealers to do repairs on a variety of problems created through shoddy assembly practices.

This is a mystery to me because I've never read about Fords and Mercurys of that year having quality problems. The Edsel shared bodies, and presumably assembly plants, with the divisional brethren.

Edsel was actually two quite distinct cars. The Ranger and Pacer models were based on the Ford platform and shared the low-price car's chassis, roofline and even side door panels. The fancier Edsels, the Corsair and Citation, were built off a Mercury body and shared that mid-priced car's roof, doors and such.

This was an expensive decision and few buyers noticed the difference. Ford would have saved a lot of money by offering the Edsel on just the Ford or Mercury platform, not both.

Ford gave up on Edsel soon after the car's introduction, and I feel that was a big mistake. I know I have the advantage of hindsight, but I'm thinking that if Ford hadn't pulled the plug so quickly, Edsel could have become a success when sales picked up dramatically for mid-priced cars by the early '60s.

Ford also gave up on Mercury following the Edsel debacle. In 1961, Mercury lost it's unique platform and became a gussied up Ford, a similar fate bestowed on Edsel in 1959 and 1960 as its sales dropped further to 44,941 and 3,008, respectively.

I'm thinking that if Ford hadn't become so traumatized by the Edsel losses initially and stayed the course, a way could have been found to make Mercury (as a near-luxury model just below Lincoln) and Edsel (as the next step from Ford) a success like GM did with the revived mid-priced Pontiac, Olds and Buick brands.

It just took great-looking cars, all on the same platforms.

We know now that Edsel and its dealers in 1961 would have gotten a big product boost with the introduction of the compact Comet. Not many people realize it, but the Comet – based on the wildly popular Falcon – was actually designed to be an Edsel. Just check the Comet's rear taillights. They look like they came from the rear of the 1960 Edsel.

But, alas, Edsel is long gone. While the Edsel is still ridiculed by many, it remains one of my favorite automobiles. I liked how different the Edsel looked from the get-go and miss all its controversial charms.

Dar Davis is founder and entrant liaison of the annual Concours d'Elegance of Southwest Michigan – St. Joseph car show held each August. He can be reached at drd43@sbcglobal.net. His blog site is darscars.blogspot.com.

BEHIND THE WHEEL

Big, capable luxury defines GMC SUV

By ANN M. JOB
For The Associated Press

The full-size, 2015 GMC Yukon Denali is a no-excuses sport utility vehicle that's both capable and pampering.

The fuel-thirsty SUV – updated this year with more luxury features, a more powerful engine and new styling – also is well-timed, as declining U.S. gasoline prices reached a four-year low.

The Yukon and its premium version, the Denali, are built for large families, trailer haulers and anyone else needing really roomy, luxurious and stout transportation. But they have some faults.

Fuel mileage, of course, is not the best in this 17-foot-long, two-ton-plus SUV. The best federal government fuel economy rating for the 2015 Yukon Denali is 15 miles per gallon in city driving and 22 mpg on the highway for a two-wheel drive model.

And, base price is up some $4,400 from the 2014 model. Starting manufacturer's suggested retail price, including destination charge, is $64,965 with 420-horsepower, gasoline V-8, new eight-speed automatic transmission and rear-wheel drive. The lowest starting retail price, including destination charge, for a 2015 Yukon Denali with four-wheel drive is $67,965.

But the Yukon Denali comes well-stocked.

Standard equipment includes 10-speaker Bose premium surround sound, Bluetooth hands-free phone connectivity and audio streaming, perforated leather-trimmed seats, power-adjustable brake and accelerator pedals, power liftgate, power-folding third-row seats, heated outer second-row seats, heated and cooled front seats, three-zone climate control, luggage rack, remote vehicle start, rearview camera and heated and leather-wrapped steering wheel.

There are unexpected features, too, such as five 12-volt power outlets, a handle at every door entry and an articulating display screen in the middle of the dashboard that has hidden storage.

The 6.2-liter, overhead valve V-8 with variable valve timing gave strong power, but it wasn't instantaneous in this heavy SUV. Rather, torque peaks at 460 foot-pounds at 4,100 rpm, so a driver feels – and hears – a mounting surge of power coming on steadily.

The Yukon Denali carries a big fuel tank holding 26 gallons, but this translated into just over 400 miles of travel range. And even with gas prices at a low point, it cost $79 to fill.

GMC notes that premium gas is recommended but not required.

The 2015 Yukon Denali is rated four out of five stars overall in federal government crash tests. Passenger protection in frontal and side crash tests was the best – five stars. But the potential for the high-riding SUV to roll over garnered three out of five stars.

2015 GMC Yukon Denali 4WD

BASE PRICE: $63,770 for 2WD; $66,770 for 4WD.
PRICE AS TESTED: $74,785.
TYPE: Front-engine, four-wheel drive, seven-passenger, large sport utility vehicle.
ENGINE: 6.2-liter, overhead valve, EcoTec3 V-8 with VVT.
MILEAGE: 14 mpg (city), 21 mpg (highway).
LENGTH: 203.9 inches.
WHEELBASE: 116 inches.
CURB WEIGHT: 5,784 pounds.
DESTINATION CHARGE: $1,195.

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FORD CREDIT RETAIL BONUS CASH*	- 1,000
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CHRYSLER CAPITAL BONUS CASH*	- 500
SALE PRICE FOR EVERYONE	$31,495
MILITARY CONSUMER CASH*	- 500
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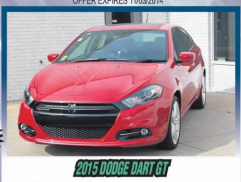
2015 RAM 2500 4X4

Deep Cherry Red, 6.4 Hemi V-8 Engine, Power Windows and Locks, 18 Inch Steel Chrome Clad Wheels, Back-Up Camera, SNOW CHIEF Package, Sliding Rear Window, Clearance Lamps, Anti-Spin Rear Axle, Sliding Rear Window, and Much More! C5-071

MSRP	$39,370
SIEMANS DISCOUNT	- 2,575
REBATE	- 1,500
BONUS CASH	- 1,000
SALE PRICE FOR EVERYONE	$34,295
MILITARY CONSUMER CASH*	- 500
RETURNING LESSEE CASH*	- 1,000

AS LOW AS $32,795

(*MUST QUALIFY)



2015 DODGE DART GT

Redline Red, Navigation, 6-Speed Automatic Transmission, Power Moonroof, Remote Start, Heated Steering Wheel, Power Seat, Rear Back-Up Camera, Heated Front Seats, 18 Inch Aluminum Wheels, and Much More! C5-065

LEASE FOR ONLY

$199 PER MONTH*

39 MONTH LEASE WITH APPROVED CREDIT, 10,000 MILES PER YEAR, $1,750 DUE AT SIGNING, PLUS 1ST PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, RESIDENCY REQUIREMENT, OFFER EXPIRES 11/03/2014

Siemans In Bridgman
8961 Red Arrow Hwy, Bridgman, MI • 269-465-5344 or 269-925-3673
www.siemansinbridgman.com
Sales Dept. Hours: Mon, Thurs 9-8, Tues, Wed, Fri 9-6, Sat 9-4

NEWS YOU CAN USE! TO SUBSCRIBE CALL (269) 429-1396

The Herald-Palladium CLASSIFIEDS

Classified Desk: 1-800-356-4262
Hours: Monday - Friday 7am-5pm
Saturday & Sunday 7am-12:30pm

GENERAL HELP

Immediate Openings

elwood staffing
The better people, people.

JOB FAIR
Tuesday, Nov 4th
10am-3pm

Admin.
Shipping Clerk
CNC Machinist
Packers/
Assemblers
Machine Operators
General Laborers

Positions located in St. Joe, Benton Harbor, Dowagiac, Niles, Buchanan, Coloma and Stevensville

*Please bring a resume
As interviews will be conducted
On the same day.
805 Myrtle Ave, St. Joseph
You may start by doing an online application prior to coming at www.elwood staffing.com

Benton Harbor Lube Techs needed for our Benton Harbor store. We will train. NO phone calls please, Apply within on M 139 location.

MEDIUM EQUIPMENT OPERATORS

Berrien County Road Commission is seeking applications for Medium Equipment Operators. Duties include: maintenance and construction of roads, bridges and culverts; maintenance of signs, equipment, facilities and materials in Berrien County.

Be available to work the winter Night Crew from December 1st through March 15th.

QUALIFICATIONS

Knowledge and ability to operate and perform maintenance on dump trucks.

High School Diploma or G.E.D.

Applicant MUST have a Current Commercial Drivers License (CDL) with A and N endorsements or with A and X endorsements with no restrictions for night time driving.

NOTE: THERE ARE DETAILED PHYSICAL REQUIREMENTS FOR THIS JOB.

NOTE: APPLICANTS MUST HAVE THE MINIMUM ABOVE QUALIFICATIONS. NO APPLICATIONS WILL BE CONSIDERED WITH LESS THAN THE ABOVE CRITERIA. If you are qualified,

APPLY IN PERSON AT THE FOLLOWING OFFICE:

MICHIGAN WORKS/KINEXUS
499 W. MAIN STREET
BENTON HARBOR, MI 49022

Michigan City: Dory Salon & Spa We are looking for an experienced hair stylist and an experienced nail tech. Please apply within.

South Bend Tribune is looking for Motor Route drivers in Dowagiac, Eau Claire, Benton Harbor. Make $150-250 per week (574)235-6464

GENERAL HELP

INFRASTRUCTURE ALTERNATIVE

Part-time Operations Specialist Wastewater Treatment Plant Our firm is looking for an individual with mechanical aptitude and background. Your experience should enable you to maintain accurate written records, work independently, and exhibit maturity that is demonstrated through a professional attitude toward clients and the public. You must have reliable transportation, be able to reach the Bridgman area within 30 minutes, and be able to successfully pass a background check. The position will work a minimum of 20 hours a week on Mon (8), Wed (8), and Thurs (4). A willingness to be flexible with work hours from week to week, including possible nights and weekends, is required after the training period. Ideal candidate will be familiar with wastewater treatment plant operations, but will train. Please forward your resume to: recruiting@infralt.com, or fax to (616) 866-1611. To learn more about our firm visit www.infralt.com. EOE

Pero Transport has an immediate need for a CDL class A driver.
Job Requirements:
-Must have at least 2 years commercial driving experience
-Safe driving record
-Able to pass DOT pre-employment Drug Test & Physical
-Reefer experience preferred, not required
-Apply in person 2130 Yore Ave Benton Harbor, MI or Call 269-926-2571 x 4103.

The Herald-Palladium

The Herald-Palladium Customer Service Department has a part time opening for an enthusiastic, outgoing individual that enjoys being on the telephone. This person will assist in placing classified ads, solving delivery issues, starting and stopping accounts and making some outbound sales calls. This job requires some weekend and holiday hours. If you can project a smile across the telephone and feel that this position is for you Send Resume to: The Herald-Palladium P.O. Box 128 St. Joseph, MI 49085 or Email: jllewellen@thehp.com No Phone Calls Please

CLASSIFIED ads are read daily! Call (269) 429-4484 to make your phone ring with an ad today!

GENERAL HELP

MICHIGAN WORKS!
Berrien • Cass • Van Buren

Start a new career in an industry that's hiring.
Visit Michigan Works! today to see if you qualify for:
*Access to training funds
*One-on-one career coaching
*Assistance with certification costs
*Priority connections to employers
499 W. Main St., Benton Harbor

South Haven Companies are hiring: skilled handyman, full time - Must have valid drivers license & transportation. Contact Brad 616-706-5278. Office, part time - Must have accurate computer skills with Excel & Word, Quickbooks helpful. Email resume to lou@lasrpm.com.
Bed & Breakfast: Part-time Housekeeper/Innkeeper, work flexible schedule, mornings, evenings & weekends. Contact Ginger 269-637-9373

The South Bend Tribune is looking for early morning Motor Route Carriers in Dowagiac, Eau Claire, Benton Harbor and Berrien Springs. Routes pay $200-$300 per week for a few hours each morning. Contact Lonnie Oates 574-273-5043.

INDUSTRIAL TRADE

Your Experience Matters to Us. FT TOOL/DESIGN Engineer for NW Indiana, PLASTICS INJECTION MOLDER. Need understanding and experience with INJECTION MOLDING Manufacturing and Tool Build Process, Design, Construction and Validation using a variety of plastic. Support Sales in quoting tool projects. Provide technical solutions. Lead customer design reviews. Strong communication and computer skills including 3D Cad. EDUCATION Min: Technical/Trade School. Will consider proven work experience. Forward resume to:humanresources@kenco.net

SKILLED TRADE

St Joseph MI Seeking auto body & paint technicians St.Joe Auto Body 269-983-1414 Experienced only please.

Safety Supervisor Zentis in Plymouth is now hiring a Safety Supervisor. Responsible for identify hazardous workplace conditions, conduct plant wide safety inspections. Comply with all federal, state health and safety regulations. Will be responsible for conducting all Incident Investigations to include cause and effect. Conduct all plant wide safety training and annual OSHA topics. The ideal candidate will have an Associates Degree combined with 4 to 5 years of experience or Bachelors Degree in Safety with 1 to 2 years of experience. You may email your resume to hiring@zentis.com or stop by 2050 N Oak Rd, Plymouth, IN between the hours of 1:00pm to 4:00pm, Monday through Friday.

The City of Michigan City seeks applicants for full-time Mechanic. Responsible for repair and maintenance of all types of City vehicles, heavy equipment and machinery. Duties include inspect, repair, and maintain vehicles and equipment including, but not limited to, automobiles, single and tandem axle trucks, street sweepers, loaders, backhoes, refuse packer, and busses; overhaul gasoline and diesel engines, transmissions, differential and brakes; access work order and enter work performed and parts used in computer system; perform preventative maintenance and coordinate schedules with departments.
High school diploma or equivalent and valid driver's license required. Candidates must have minimum of six years of experience and/or training and be able to demonstrate knowledge of proper procedures and shop techniques.
Must have own tools. Prefer ASE Medium/Heavy Truck Certification and CDL.
Must be willing to work flexible schedule including weekends and holidays.
Applications will be accepted through Friday, Nov. 7, 2014 from 8:00 AM to 4:30PM at the Personnel Dept, 100 E. Mich. Blvd Michigan City, IN 46360. EOE

TRUCKING

Benton Harbor: JNJ Transportation is looking for a CDL Class A truck drivers. Dedicated run round trip from Benton Harbor to Highland Park. Must live in the Benton Harbor area- Home

NOW HIRING TRUCK DRIVERS
Home Daily
Days or Nights
Truck Drives with Tanker, Hazmat and TWIC
Earn $1,100 to $1,500 per week
Apply on line
www.dillontransport.com
Ernie at 219-210-4290

Dillon TRANSPORT INC.

TRUCKING

Daily Qualifications: At least 23 yrs-old required, Current & valid CDL Class A required, 2 yrs of verifiable tractor-trailer driving experience in the last 5 yrs required, 2 yrs DMV/MVR record with 2 or less moving violations, Dealing with people skills, reliable & customer oriented, & ability to work independently, Willingness to travel as necessary, work the required schedule; work at the specific location required. Employment application, submit to a background investigation (to include past employment, education, & criminal history) Must be able to pass DOT Physical & Drug Screen. Send resume to jnjtransportation@outlook.com or fax: 231-366-6044.

DRIVER TRAINEES NEEDED NOW! Learn to drive for WERNER ENTERPRISES Earn $850 per week! No CDL? No Problem! Local training. Job-Ready in 15 Days! 1-800-882-7364

The Herald-Palladium

The Herald Palladium is looking to hire a part-time truck driver with minimum class B endorsement. This position is ideal for a retired truck driver. Please apply in person at:

The Herald-Palladium
3450 Hollywood Rd
St. Joseph, MI 49085
NO PHONE CALLS PLEASE

FINANCIAL

GARAGE /ESTATE SALES

GARAGE/ESTATE SALES

COOKBOOKS GALORE + OTHER COLLECTIONS MOVING SALE
383 Ridgeway St. Joseph, MI 49085
Fri. 11/7; 10a-6p & Sat. 11/8; 10a-??
Owners were collectors and collections included:
>Hundreds of cookbooks
>Chef quality copper cookware
>Clocks (not antique)
>Lake Michigan and Beach—art, beach glass, driftwood, stones,etc.
>Waterford glass
>Silver/silver spoons
>Small boxes and more
Also:
>Furniture
>Linens/bedding
>Holiday décor
>Glassware
>Bake ware
>China
>Washer/dryer
House is small so only 15 people will be admitted at one time so please be patient. Sign up sheet is ½ hr. before sale. All sales are "as is" and all sales are final. Cash or check with proper ID accepted. Not responsible for accidents. No bags/ large purses. Please be kind to neighbors, do not park on lawns and do not block driveways. Street is one way and narrow so please pull partially on the curb. Please check out EstateSales.net for pictures
RB ZOLLAR ESTATE SALES
269 208-4325

MERCHANDISE

ANTIQUES/ART

LA PORTE: Antique oak high chair$60; Wooden TV/Stereo stand $25 219-324-7208

HOUSEHOLD GOODS

LA PORTE: Dinning Room Set with China Cabinet six chairs glass top with 2 leaves; $1,000 O.B.O and Wicker/glass top table with 4 chairs $150. Call 219-309-9050

LA PORTE: Recliner Sofa w/console, 79" long mocha like new $200; 219-393-3024

HOUSEHOLD GOODS

LA PORTE: Old Chest $100; set of 13 bicentennial spoon set $50 Call 219-326-5154

Michigan City, Snow Blower-Toro 6 horse 22in. electric start w/windshield $300. Also, 2 weedwackers. One is Husqvarna other Yard Man. 15/each or 25/both. Call 219-874-3620.

SPORTING GOODS

St Joe Glock 23, 40 cal. nite sight, 3 clips, $325, Profoto inversion table never used $150, & Black running boards GM-SUV 2 for $120. Call Mick 269-519-3370.

MISC. ITEMS FOR SALE

Books, By James Patterson Large Print $2.00 each 219-362-3815

7 U Turn Candy Machines $35ea 2 elec wringer washers $60ea, Leaf Table $50 269-429-4582

Coloma, Mi. Blue/white Latch hook wall hanging/rug 40inX50in, $50. Swing/out fridge try, $15. Blue/white collection, Min. Ceramic houses. please call 269-468-9105

Data DVD-not for TV 4,000 Michigan City. large, sharp historical photos, captioned, arranged. $35.00 postage paid 219-785-4451 call Mike after 11a

Michigan City: Moved want to sell 2 Lots at Swan Lake. $1800 for pair or best offer. Call 219-874-6137

Michigan City: New Like Refrigerator $300, Table w/ 6 chair $350, Mercury Village 1995 in good condition, new brakes & brake lines, New Battery, New Tires $2500. Call 219-814-4777

Michigan City: Rutledge Just Arrived! Baby Cribs $75 & up, twin, queen & king-size beds, kitchen table, dressers, furniture. 108 Mayfield. Call 219-872-4749 /219-210-5463

Stevensville MI Refrigerator 22cu Kitchenaid Stainless Steele $250 obo 269-429-8573

MISC. ITEMS FOR SALE

St Joseph MI Army, Navy, USMC Stuff, Uniforms, Bayonets, Field gear, Canteens, Packs, Medals, Pins, Badges, Patches, WWI, WWII, Korea, Vietnam, US, British, German, and others. Everything Must GO! 269-449-5527

PETS

CATS/DOGS/PETS

Galien C K C Mini Dachshunds puppies 2 female & 3 males. Parents on site. 1st shots. Ready to go! Call 269-362-1129

MILL CREEK Horse Boarding $315 Full, $275 Pasture. Lessons & Training available 219-851-4021

FARM

FARM MARKET

Benton Harbor, Honey Crisp Apples $1/lb. $10 half bushel, several Varities of apples, $7 half bushel and up. Red white and russet potatoes, 10pds, $2.$9 for 50pds. tomatoes, and peppers $4 half bushel, 4 varieties of winter squash .50/lb, $9 half bushel, Jumbo walla walla sweet onions .40/pd $16.50/50pds. Honey 1 1/2 pds $7, 12pd $37. Deer and juice apples-$2 half bushel. Carrots 25pd bag $4.50. - Open 10-6 Mon-Sat and 12-6 Sunday. 2054 M 1-40. (between meadowbrook and Napier) 269-944-3025

FARM EQUIPMENT

Niles: JOHN DEER SQ BALER model# 336, In good operating condition. Bailed over 1200 this yr. $2,995 Call Tony 269-687-8197 or 254-644-0580

TRANSPORTATION

CAMPERS/ TRAILERS

St. Joe, Mi. 2011 Montana 5th Wheel For Sale, Model 3455SA-$35,000.00 or make an offer. 4 slide outs W/large salon w/fireplace. Large Hi-Def- T.V. with DVD Surround Sound Must See!!!

CAMPERS/ TRAILERS

Progressive IND Surge Proctector MOD SSP-50 $50.00. Progressive IND Surge Protector MOD EMS PT50C $250.00. Call 269-429-8888 or 269-363-9731

AUTO REPAIR

ACCURATE AUTO&TRANS. Complete Transmission rebuilding starting $150. Instalation available ASC Certafied mechanics, FREE TOWING AVAIL. Hundreds of rebuilt transmissions in stock! Engine replacement: Starting at $699. Specializing in foreign and Domes. Please call for free estimate 219-465-1970 or After hours call 219-405-2482

CARS FOR SALE

2004 Chevrolet Malibu automatic selling price $1300 T, L& F. Silver. 2007 Ford F-150 pick up Ext-cab automatic selling price $3700 T, L& F. Gray 2003 Saturn Vue automatic selling price $1700 T, L& F. Yellow. 2004 Chevrolet Venture 7 pass automatic selling price $1400. Brown 2005 Hyundai Elantra automatic price $1300 T, L& F. Maroon
First Marshall Auto Auction.com (708)333-2266

2003 Chevrolet Impala automatic selling price $1500 T, L& F. Blue. 2001 Cadillac Seville automatic selling price $1500. Sliver 2008 Pontiac G-6 automatic selling price $2900 T, L& F. Maroon. 2005 Suzuki forenza automatic selling price $1300 T, L& F. Blue. 2002 Chevrolet Silverado pick up automatic selling price $1900 T, L& F. Navy. 2001 Oldsmobile Aurora automatic selling price $1500 T, L& F. Silver.
First Marshall Auto Auction.com (708)333-2266

2010 Hyundai Elantra GLS
46k Red in Color
Guaranteed 30 MPG/hwy
Front Wheel Drive
4 Door Sedan
No Credit Checks
No Interest
Low down Payment
Low monthly payments!!
Free 6 month Warranty!
Call Scarletts
for more information!
(269)461-4197

Michigan City 1976 Oldsmobile 98 4 Door, Hard Top 90,000 Orig. Miles 455 Engine $2095. Call 219-872-8451

VENDORS WANTED
Great Lakes Antiques Mall
210 Ryno Road,
Coloma Michigan
269-468-3208

The Herald-Palladium

LOOKING FOR EXTRA INCOME?
ROUTES AVAILABLE IN ST. JOSEPH, STEVENSVILLE, BENTON HARBOR, BANGOR, COLOMA, & HARTFORD

The Herald-Palladium is looking for contractors who believe in providing outstanding customer service!

Could you use an extra $500-$1000/mo?

A Herald-Palladium route is a great way to supplement your current income!

Must have dependable transportation and insurance.
Stop By The Herald Palladium at
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1-800-356-4262 ext.387

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Adults read a newspaper in print or online in the past week.

115 Million
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56%
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4 Wheel Drives, Pickups, SUV's & Cars Too!
The best selection is at Walt Sicard Car Company in South Haven
Quality Checked, Warranty Backed, and Friends you know & trust!

WEEKLY FEATURES

2008 Saturn Outlook XE All-Wheel Drive

#8558
Fresh SUV with 3 rows of seats, fully serviced & sitting on new tires all ready for winter!
$12,500 or $215/mo.

$19,995 or $299/mo.

2010 Honda CRV EXL
#8554
Top of the line, heated leather, 4x4 and factory navigation!

$11,900 or $169/mo.

2010 Chevrolet Malibu 4 door
#8399
This extra clean sedan combines fuel economy and performance to offer tremendous value. Price reduced!

$49,995. Easy Terms!

2008 Roadtrek Poplar 210 Compact Motorhome
#8553
This sharp one owner unit is equipped with everything including the kitchen sink! Sold new for over $80K. Leather interior, roof air, furnace, generator, 3 way refrigerator, & much more!

$23,995 or $357/mo.

2009 GMC Sierra SLT Ext Cab 4x4
#8537
Top of the line, with heated leather, factory navigation and too many other options to print here.

2011 Ford F250 Super Crew XLT 4x4 Diesel

#8575
Nicely equipped, fully serviced and ready for a new home. Two to choose.
Priced from $27,500

2012 Toyota Highlander 4x4

#8581
Just arrived, 3 rows of seating means room for family & friends, low miles too!
$26,500 or $395/mo.

2013 Ford Escape SE

#8547
New styled SUV, extra clean luxury equipped SUV!
$18,995 or $279/mo.

2008 Chrysler Aspen Limited 4x4

#8552
7 Passenger seating, full power options, serviced and ready
$17,995 or $264/mo.

2013 Jeep Wrangler Unlimited Sahara

#8536
Just in & just 9,100 easy miles. Luxury equipment including leather & factory navigation!
$35,595 or $544/mo.

2008 Chevrolet Silverado Crew Cab 4x4

#8562
Great looking, well equipped, and priced to sell quickly.
$19,995 or $295/mo.

2008 Chevrolet Silverado Ext Cab 4x4

#8544
Granite blue, 5.3 litre V8, good looking and nicely equipped.
$19,595 or $289/mo.

1989 Chevrolet S10

#8556
With low miles and a fresh service, this very solid little truck is recently up from the south. Automatic transmission, V6 engine too!
$4,500

2003 Chevrolet 2500 Silverado

#8560
Ready to work, well maintained, very solid and nice for this low price!
$7,900 or $159/mo.

2013 Subaru Legacy Limited All Wheel Drive

#8500
Less than 3,000 miles on this top of the line model. V6 engine, factory moon roof, heated leather & much more!
$27,595 or $415/mo.

2006 Ford Fusion SEL

#8479
Sitting on new tires, this sharp little sedan is loaded with equipment and value!
$7,900 or $159/mo.

2014 Dodge Grand Caravan RT

#8524
Just 18,000 miles, factory navigation & back up camera, heated leather interior and power everything!
$25,900 or $387/mo.

2008 Dodge Grand Caravan SE

#8478
Well maintained local trade in, Nicely equipped. Warranty backed. 3 rows of seats!
$9,995 or $171/mo.

2007 Chrysler Town & Country

#8403
Nicely equipped, stow-n-go seating, warranty backed!
$6,595 or $115/mo.

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All prices plus tax, title, license & documentation fee. Payments with approved credit based with $1,000 plus tax & fees down. 2008 – newer models 75 months @ 3.75% annual percentage rate. Older vehicles 60 months @ 4.99% APR. Financing available on trailers too!

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It's a unique gift that will be treasured for a lifetime.

SPORTS
'It was real special'
Another crafty QB gets U-M
St. Joseph comes from 21-0 deficit to beat Lansing S
win Division 3 regional championship
MSU basketball hopes to make long tou
D Entertainment
They give star spangled performances
Art for the fun of it
Artist parodies comic book covers in Box Factory exhibit
BUSINESS
The Italian connection
Abonmarche adds four to its staff
Rising price of helium affects party retailers

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1. $2,000 INCOME MONTHLY
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3. $1,000 DOWN CASH OR TRADE

IT'S AS SIMPLE AS 1,2,3 TO DRIVE HOME IN A QUALITY, LOW MILEAGE FULLY WARRANTIED VEHICLE.

YOU DESERVE IT!

07 GMC YUKON SLT 4X4
JUST IN! EVERY OPTION, FULLY SERVICED, READY TO GO THRU THE SNOW... SORRY BUT IT'S COMING!
MUST SEE!!

11 CHEVY SILVERADO 4X4 CREW DIESEL 2500
DURAMAX, LT, WITH EVERY OPTION
MUST SEE!!

08 TOYOTA COROLLA
GRAY
MUST SEE!!

07 FORD FOCUS 4 DOOR
JUST IN! LIKE NEW WITH LOW MILES
MUST SEE!!

12 DODGE RAM CREW CAB 4X4
JUST IN!! RED WINGS EDITION WITH TEEN MILES!!
MUST SEE!!

2000 DODGE DAKOTA SPORT
JUST IN!! ONE OWNER, LOW MILEAGE BEAUTY!
MUST SEE!!

13 FIAT 500 C CONVERTIBLE
JUST IN! ONLY 400 MILES, OVER $26,000 NEW!
MUST SEE!!

13 FORD FUSION SE
JUST IN!! SHOWROOM NEW, JUST 10 GRAND LESS
MUST SEE!!

08 JEEP GRAND CHEROKEE LIMITED
JUST IN!! HEMI, HEATED LEATHER, NAV, ROOF, LOW MILES!
MUST SEE!!

97 NISSAN QUEST
$1,900 CASH SPECIAL

03 CHEVY IMPALA LS
CASH AND CARRY SPECIAL
$4,567 CASH SPECIAL

01 PONTIAC SUNFIRE
JUST IN!! ONE OWNER WITH LOW MILES
$4,900 CASH SPECIAL

03 DODGE NEON
FEEL THE NEED FOR A 5 SPEED... COME GET YOUR NE-ON
ZERO DOWN $99/mo
SALE $4,900

04 PONTIAC BONNEVILLE SE
MINT CONDITION WITHOUT PAYING A MINT
ZERO DOWN $158/mo
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08 CHEVY COLORADO EX-CAB LS
JUST IN!! HARD TO FIND AUTOMATIC
ZERO DOWN $139/mo
SALE $7,800

HONDA CRV EX 4X4
JUST IN!! IT'S A NICE ONE
$7,900

08 SATURN VUE
WANNA CROSSOVER WITHOUT A CROSS PRICE?
$9,900

07 CHEVY HHR LS
WHOLE LOTTA WAGON WITHOUT A HIGH PRICE TO MAKE YOU GAGIN!!
ZERO DOWN $179/mo
SALE $9,990

08 SATURN VUE
GET A NEW VUE ON LIFE
ZERO DOWN $179/mo
SALE $9,999

08 CHEVY IMPALA LT
JUST IN! LIKE NEW, FULLY SERVICES AND A SWEET DEAL
ZERO DOWN $179/mo
SALE $9,999

10 FORD FOCUS SEL
JUST IN! AT DEALS ON WHEELS, S.E.L. STANDS FOR "SAVIN' EVERYONE LOT!"
ZERO DOWN $189/mo
SALE $11,777

06 CHEVY COBALT COUPE SS
TURBO CHARGED AND PERFECT
ZERO DOWN $189/mo
SALE $11,777

09 MAZDA 5
CARRIES SEVEN AND STILL GETS GREAT GAS MILEAGE!
ZERO DOWN $199/mo
SALE $13,900

11 CHEVY IMPALA
MINT CONDITION, FULLY WARRANTIED TO 100,000 MILES, MOONROOF & MORE FOR LESS
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SALE $13,900

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DOMINION AUTO GROUP HAS OVER 250 FULLY SERVICED, CARFAXED, FULLY WARRANTIED UNITS READY FOR YOU. CHANCES ARE WE HAVE WHAT YOU'RE LOOKING FOR, IF NOT, WE'LL FIND IT FOR LESS

13 TOYOTA COROLLA LE
JUST IN! SAVE SAVE SAVE!
ZERO DOWN $199/mo
SALE $13,900

10 VOLKSWAGEN ROUTAN PREMIUM
NAV, DVD, HEATED LEATHER
ZERO DOWN $199/mo
SALE $13,900

08 FORD EDGE LIMITED
JUST IN! SUPER SWEET!
ZERO DOWN $199/mo
SALE $13,900

05 CADILLAC DEVILLE
JUST IN!! EVERY OPTION, MINT CONDITION, FULLY SERVICED, FULLY WARRANTIED DREAM BOAT
ZERO DOWN $199/mo
SALE $13,900

11 CHEVY MALIBU BROWN LTZ
JUST IN!! HEATED LEATHER, POWER MOONROOF, SUPER LOW MILES!
ZERO DOWN $229/mo
SALE $15,975

08 CHRYSLER 300 LIMITED
JUST IN! NAV, HEATED LEATHER, MOONROOF WITH ONLY 43,000 MILES!
ZERO DOWN $229/mo
SALE $15,900

45 MPG

12 HYUNDAI SONATA
JUST IN!! HYBRID
ZERO DOWN $239/mo
SALE $16,389

12 FORD ESCAPE LIMITED
JUST IN! WHY OH WHY PAY THOUSANDS MORE SOMEWHERE ELSE
ZERO DOWN $239/mo
SALE $16,400

11 CHRYSLER 200 LIMITED
JUST IN! EVERY OPTIONS, SUPER LOW MILES, BLACK WITH BLACK LEATHER
ZERO DOWN $239/mo
SALE $16,400

08 JEEP WRANGLER
JUST IN! HARDTOP, SOFT PRICE
ZERO DOWN $269/mo
SALE $17,900

08 SUBARU OUTBACK
JUST IN! GET A DEAL ON A SUBARU FROM LOU
ZERO DOWN $269/mo
SALE $17,900

12 CHEVY EQUINOX LT
JUST IN! SUPER DUPER LOW MILES AND A SUPER DUPER LOW PRICE
ZERO DOWN $269/mo
SALE $17,900

10 CHRYSLER TOWN & COUNTRY TOURING
JUST IN! LOW MILES, FULL POWER, AND LOVELY
ZERO DOWN $269/mo
SALE $17,900

14 CHEVY CAPTIVA
WHAT A VALUE!
ZERO DOWN $269/mo
SALE $17,900

11 DODGE NITRO HEAT 4X4
JUST IN! CHROME 20'S, POWER ROOF, SUPER SHARP
ZERO DOWN $269/mo
SALE $17,900

13 DODGE DART SXT
WHOLE LOT BETTER LOOKING THAN MY GRANDMA'S '64...
ZERO DOWN $269/mo
SALE $17,900

11 TOYOTA CAMRY XLE
JUST IN! EVERY OPTION, SUPER CLEAN
ZERO DOWN $269/mo
SALE $17,900

14 CHEVY CRUISE LT
JUST IN! SHOWROOM NEW, CRUISE ON IN FOR A DEAL
ZERO DOWN $269/mo
SALE $17,900

10 CADILLAC DTS
SILVER IN COLOR, MINT CONDITION
ZERO DOWN $289/mo
SALE $19,400

13 FORD FLEX SEL AWD
JUST IN! ALL WHEEL DRIVE, ALL TIME LOW PRICE
ZERO DOWN $295/mo
SALE 19,900

10 FORD MUSTANG CONVERTIBLE
POWER TOP, LEATHER, ALLOYS, AND SHARP
ZERO DOWN $299/mo
SALE $19,900

13 CHEVY MALIBU LT2
JUST IN! POWER ROOF, HEATED LEATHER AND MORE FOR LESS... OH YEAH, BLACK ON BLACK!
ZERO DOWN $299/mo
SALE $19,900

12 CHEVY TRAVERSE
JUST IN! EXTRA CLEAN WITH LOW LOW MILES
ZERO DOWN $319/mo
SALE $21,900

13 TOYOTA RAV-4 XLE AWD
JUST IN! XLE WITH EVERY OPTION. DON'T PAY 3 GEES MORE SOMEWHERE ELSE
ZERO DOWN $329/mo
SALE $22,500

14 FORD ESCAPE LIMITED AWD
JUST IN! ALL WHEEL DRIVE, DUAL MOONROOF!
ZERO DOWN $329/mo
SALE $22,500

11 CHEVY SILVERADO Z71 4X4 LONGBED EXT CAB
JUST IN! LONGBOX... LIKE FINDING A NEEDLE IN A HAYSTACK
ZERO DOWN $329/mo
SALE $22,500

14 BUICK ENCORE AWD
JUST IN! ALL WHEEL SAFETY, FULLY LOADED AND SHARP!
ZERO DOWN $349/mo
SALE $24,500

11 CHEVY EQUINOX LTZ
JUST IN! EVERY OPTION! SHOWROOM NEW
ZERO DOWN $349/mo
SALE $24,500

08 JEEP WRANGLER UNLIMITED SAHARA
JUST IN! SHOWROOM NEW WITH EVERY OPTION EVEN A HARDTOP!!
ZERO DOWN $345/mo
SALE $24,900

14 GMC TERRAIN AWD
JUST IN! V6, HEATED LEATHER, POWER ROOF AND PERFECT
ZERO DOWN $399/mo
SALE $29,500

13 FORD EXPLORER LIMITED AWD
JUST IN! IMMACULATE PLUS ALL WHEEL DRIVE FOR SAFETY
ZERO DOWN $399/mo
SALE $29,500

09 CHEVY SILVERADO HD2500 EX-CAB Z-71
JUST IN! DURAMAX DISEL, ALLISON, LT PACKAGE, LONG BOX! EXTRA CLEAN
ZERO DOWN $399/mo
SALE $29,500

12 BUICK ENCLAVE CXL AWD
JUST IN! WHITE OPAL TRICOAT AND PERFECT
ZERO DOWN $386/mo
SALE $26,500

11 CHEVY AVALANCHE
JUST IN! SHARPEST ONE WITH EVERY OPTION
ZERO DOWN $399/mo
SALE $29,500

13 CHEVY SILVERADO 4X4 CREW LT Z71
JUST IN! IT'S IN THE BOX NEW WITH TEEN MILES
ZERO DOWN $429/mo
SALE $31,500

13 FORD EXPLORER LIMITED
JUST IN! CANDY APPLE IN COLOR WIDDA SWEET DEAL
ZERO DOWN $429/mo
SALE $31,500

11 CADILLAC ESCALADE ESV
JUST IN!! EVERY OPTION, OVER $78,000 NEW... HALF PRICE SALE!
ZERO DOWN $531/mo
SALE $38,900

YOUR INTEREST RATE & PAYMENT WILL VARY DEPENDING ON YOUR CREDIT
07-14 2.49-3.99% 60-78 mos., 03-06 4.9-6.5% 36-66 mos., plus state fees + 690 F.I.C.O.

IF YOU SEE A STAR IT'S A ONE OWNER CAR!

925-DEAL (3325) **934-DEAL (3325)**

2508 S. PIPESTONE (JUST PAST BOB EVANS RESTAURANT)

www.yestodealsonwheels.com

WE NEED YOUR TRADE NO MATTER HOW MUCH YOU OWE ON IT!!

30 MPG = HIGHWAY MPG

30 MPG = HIGHWAY MPG

NEW SILVERADO'S STARTING AT $19,876

14 TO CHOOSE FROM

2014 CRUZE LT

- Turbo Engine
- Cruise Control
- Automatic Trans
- Aluminum Wheels

2 Year/24,000 Miles Maintenance Included!

30 MO. Lease Starting At...

MSRP $20,795
DOMINION DEALS $17,500

$189* $0 DOWN

2015 MALIBU LS

- Power Windows/Locks
- Cruise Control
- Alum Wheels
- Keyless Entry
- Keyless Entry

2 Year/24,000 Miles Maintenance Included!

36 MO. Lease Starting At...

MSRP $23,165
DOMINION DEALS $19,500

$229* $0 DOWN

2015 TRAVERSE LS

- 8 Pass Seating
- Touch Screen Radio
- Back Up Camera

2 Year/24,000 Miles Maintenance Included!

36 MO. Lease Starting At...

MSRP $32,095
DOMINION DEALS $28,930

$279* $0 DOWN

2014 IMPALA

- LT Convenience Pkg
- Power Driver's Seat
- Keyless Entry
- Alloy Wheels
- Rear Camera

2 Year/24,000 Miles Maintenance Included!

36 MO. Lease Starting At...

MSRP $32,860
DOMINION DEALS $27,860

$259* $0 DOWN

CERTIFIED USED CARS

11 Chrysler Town & Country Touring
Just in! Candy apple metallic, DVD, full power doors, and a great deal
MUST SEE!

05 Hummer H2
Wanna go thru the forth coming snow?
MUST SEE!

12 Buick Enclave CXL AWD
Just in! White diamond, off lease with extra low miles
MUST SEE!

11 GMC Yukon XL Denali AWD
Just in! Every option, fully serviced, ready to go
MUST SEE!

14 Dodge Ram HD2500 Crew SLT 4x4
Like new... except for the price
MUST SEE!

13 Chevy Cruze RS
Just in! Immaculate condition. Just traded in by some of our favorite people
MUST SEE!

10 Chevy Equinox LT
Just in! Super duper deal
MUST SEE!

11 Chevy Equinox LTZ AWD
Just in! Every option, extra low miles, V6 power
MUST SEE!

11 Chevy Silverado HD2500 4x4
Just in! Sold and serviced here, excellent condition with low miles
MUST SEE!

14 GMC Yukon SLT 4x4
Just in! Perfect with 18,000 miles. Heated seats and more for less
MUST SEE!

10 Chevy HHR
Just in! Extra low miles and super sharp
MUST SEE!

13 GMC Yukon XL SLT 4x4
Just in! Save $20,000 of a new one
MUST SEE!

06 Chevy Trailblazer LT 4x4
Just in! Get here quick!
$199/MO ZERO DOWN or $9,900

07 Mazda CX7
Just in! Save thousands now!
$199/MO ZERO DOWN or $11,777

13 Chevy Sonic LT
Just in! 10 airbags, 36 MPGs and like new for less
$199/MO ZERO DOWN or $13,900

12 Harley Davidson Softail
Just in! Special "Slim Edition" performance exhaust intake and lots of extras
$199/MO ZERO DOWN or $13,900

09 Chevy Equinox LTZ AWD
Just in! Dual DVDs, moonroof, chrome and perfect!
$219/MO ZERO DOWN or $14,900

11 Chevy Malibu LTZ
Just in! Every option with low miles
$239/MO ZERO DOWN or $16,900

For your Buying Pleasure Dominion Chevrolet has 57 Pre-owned Sport Utilities/Crossovers IN STOCK WE'RE A DEALIN'!!

12 Chevy Equinox
Just in! Off lease with low miles... creampuff!
$259/MO ZERO DOWN or $17,777

13 Chevy Malibu LT
Just in! Showroom new with a moonroof and low miles
$289/MO ZERO DOWN or $19,400

14 Chevy Cruze LTZ
Just in! Every option, over $26,000 new, SAVE SAVE SAVE!
$295/MO ZERO DOWN or $19,900

05 Hummer H2 Luxury
Just in! It's a beauty!
$355/MO ZERO DOWN or $19,900

14 Dodge Charger SXT
Just in! Teen miles with thousands in savings
$299/MO ZERO DOWN or $19,900

06 GMC Yukon XL HD2500 SLT 4x4
Just in! 3/4 ton that's got every option. Super hard to find
$355/MO ZERO DOWN or $19,900

14 Chevy Captiva Sport
Just in! Showroom new with only 12,000 miles!!
$295/MO ZERO DOWN or $19,900

12 Chevy Traverse LS
Just in!! Power seat, trailer tow, super low miles
$299/MO ZERO DOWN or $20,500

11 Chevy Traverse LT AWD
Just in!
Off lease with low miles
$329/MO ZERO DOWN or $22,900

10 Chevy Silverado Ex-Cab Z-71
Just in! Fully serviced, new tires and perfect!
$329/MO ZERO DOWN or $22,900

14 Buick Regal Premium
Just in! Every option with only 14,000 miles
$329/MO ZERO DOWN or $22,900

11 Cadillac CTS AWD
All wheel drive, dual skyscape roofs, black on black, fully warranted to 100,000 miles
$329/MO ZERO DOWN or $22,900

14 Chevy Cruze Diesel
Just in! Every option, thousands in savings too!!
$349/MO ZERO DOWN or $24,900

09 Chevy Silverado Crew Cab LT 4x4
Just in! Mint condition with extra low miles
$379/MO ZERO DOWN or $25,900

13 GMC Terrain Denali
Just in!! Every option and showroom new
$379/MO ZERO DOWN or $25,900

14 Buick Lacrosse CXL
Only 1 left! All teen miles, all showroom new
$366/MO ZERO DOWN or $26,900

14 Chevy Express 15 Passenger
Just in! Over $40,000 new, with only 4,000 miles
$399/MO ZERO DOWN or $29,800

14 Chevy Silverado Crew Cab LT 4x4
Just in! New body, 20's and perfect!
$399/MO ZERO DOWN or $29,800

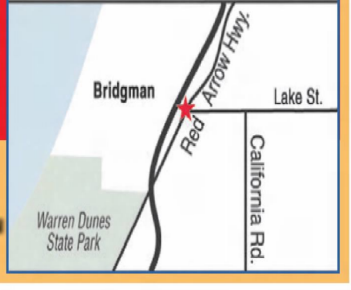
12 Jeep Grand Cherokee Overlander
Just in! Every option and way under book
$399/MO ZERO DOWN or $29,800

14 GMC Terrain SLT AWD
Just in! V6, heated leather, power moonroof, and perfect
$399/MO ZERO DOWN or $29,800

13 GMC Yukon XL SLT 4x4
Just in! Showroom new and a great deal from Lou
$488/MO ZERO DOWN or $35,800

13 Ford F-150 Supercrew Limited 4x4
Just in! White diamond with every option
$554/MO ZERO DOWN or $39,900

YOUR INTEREST RATE & PAYMENT WILL VARY DEPENDING ON YOUR CREDIT. 07-14 2.49-3.99% 60-78 MOS., 03-06 4.9-6.5% 36-66 MOS., PLUS STATE FEES + $90 F.I.C.O.



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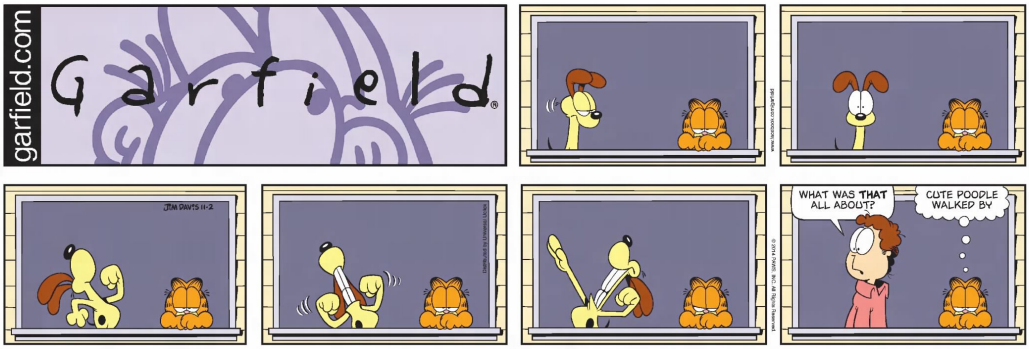
WWW.DCHEVY.COM

Sunday Comics

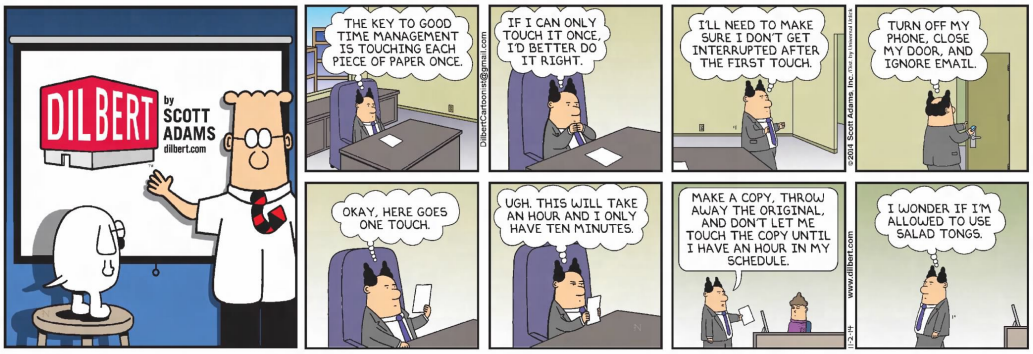
NOVEMBER 2, 2014

Baby Blues

Garfield



Dilbert


DILBERT
by SCOTT ADAMS
dilbert.com
THE KEY TO GOOD TIME MANAGEMENT IS TOUCHING EACH PIECE OF PAPER ONCE.
IF I CAN ONLY TOUCH IT ONCE, I'D BETTER DO IT RIGHT.
I'LL NEED TO MAKE SURE I DON'T GET INTERRUPTED AFTER THE FIRST TOUCH.
TURN OFF MY PHONE, CLOSE MY DOOR, AND IGNORE EMAIL.
OKAY, HERE GOES ONE TOUCH.
UGH. THIS WILL TAKE AN HOUR AND I ONLY HAVE TEN MINUTES.
MAKE A COPY, THROW AWAY THE ORIGINAL, AND DON'T LET ME TOUCH THE COPY UNTIL I HAVE AN HOUR IN MY SCHEDULE.
I WONDER IF I'M ALLOWED TO USE SALAD TONGS.
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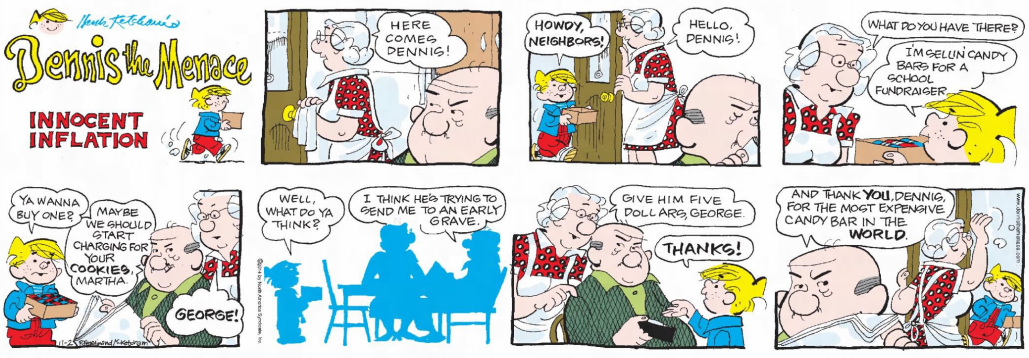
www.dilbert.com

Dennis the Menace

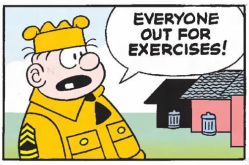

Dennis the Menace
INNOCENT INFLATION
HERE COMES DENNIS!
HOWDY, NEIGHBORS!
HELLO, DENNIS!
WHAT DO YOU HAVE THERE?
I'M SELLIN CANDY BARS FOR A SCHOOL FUNDRAISER.
YA WANNA BUY ONE?
MAYBE WE SHOULD START CHARGING FOR YOUR COOKIES, MARTHA.
GEORGE!
WELL, WHAT DO YA THINK?
I THINK HE'S TRYING TO SEND ME TO AN EARLY GRAVE.
GIVE HIM FIVE DOLLARS, GEORGE.
THANKS!
AND THANK YOU, DENNIS, FOR THE MOST EXPENSIVE CANDY BAR IN THE WORLD.

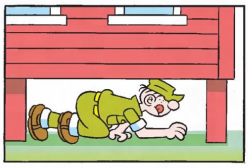
Curtis

Curtis
by RAY BILLINGSLEY
MOMMY, I WANT TO DONATE THIS FOR THE CHURCH CHARITY DRIVE!
THAT'S SWEET, BABY
I'D LIKE TO DONATE THIS OLD JACKET TO THE CHURCH CHARITY DRIVE
WOW, DAD, DOES THAT JACKET COME WITH SUNGLASSES?

I WORE THIS WHEN I FIRST DATED YOUR MOTHER!
YOU MEAN SHE WENT ON A SECOND DATE AFTER SHE SAW IT?
I'M SURE SOMEONE CAN USE IT!
A HOARDER WOULD SAY "THANKS, BUT NO THANKS!"
HELLO YESTERYEAR. YOU LEFT YOUR JACKET IN MY DAD'S CLOSET!
I DON'T FIND YOUR STAND-UP ROUTINE VERY FUNNY, MR. COMEDY!!
YAHHHH!
COME OUT FROM UNDER THE BED!
WE LIVE IN A CRAZY HOUSE
NO WAY!!

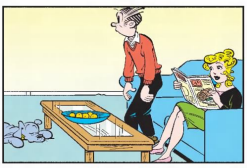
Mort Walker's beetle bailey

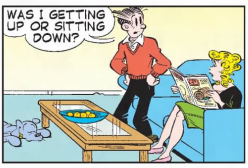


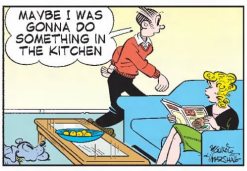


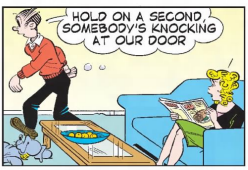
BLONDIE

by Dean Young & John Marshall

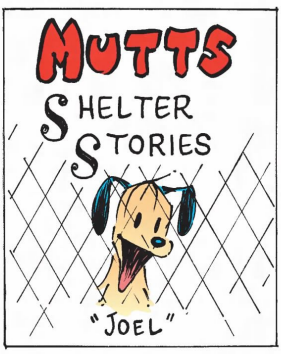


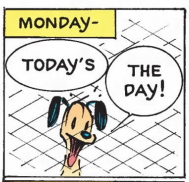


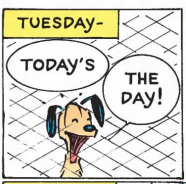


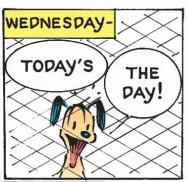


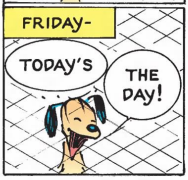
MUTTS
SHELTER STORIES





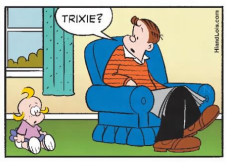


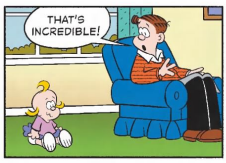


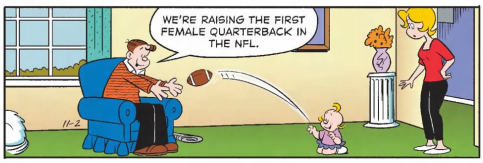


Hi and Lois

by BRIAN and GREG WALKER

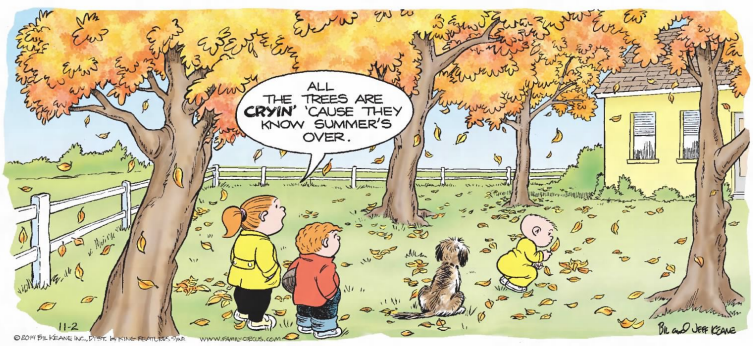






The FAMILY CIRCUS

By Bil Keane


ALL THE TREES ARE CRYIN' 'CAUSE THEY KNOW SUMMER'S OVER.
11-2
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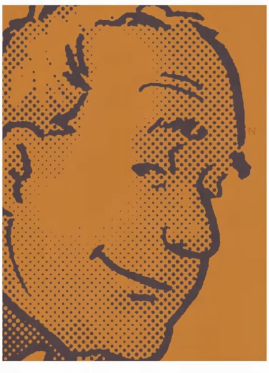
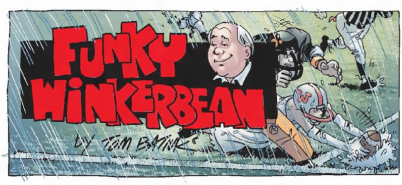
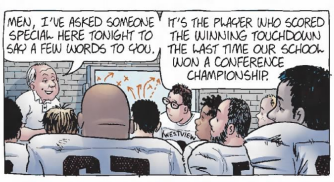
www.FamilyCircus.com
Bil and Jeff Keane



FUNKY WINKERBEAN

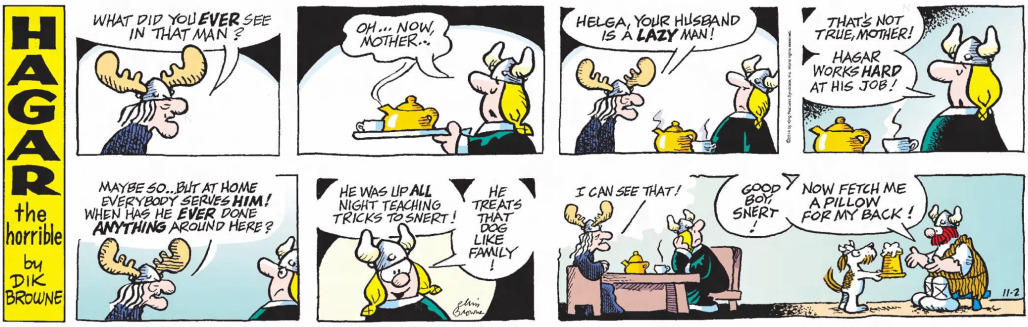
by Tom Batiuk




MEAN, I'VE ASKED SOMEONE SPECIAL HERE TONIGHT TO SAY A FEW WORDS TO YOU.
IT'S THE PLAYER WHO SCORED THE WINNING TOUCHDOWN THE LAST TIME OUR SCHOOL WON A CONFERENCE CHAMPIONSHIP.

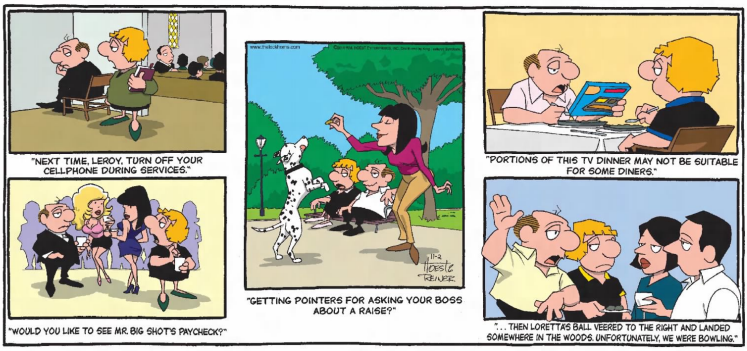
HAGAR the horrible

by DIK BROWNE


WHAT DID YOU EVER SEE IN THAT MAN?
OH... NOW, MOTHER...
HELGA, YOUR HUSBAND IS A LAZY MAN!
THAT'S NOT TRUE, MOTHER! HAGAR WORKS HARD AT HIS JOB!
MAYBE SO...BUT AT HOME EVERYBODY SERVES HIM! WHEN HAS HE EVER DONE ANYTHING AROUND HERE?
HE WAS UP ALL NIGHT TEACHING TRICKS TO SNERT!
HE TREATS THAT DOG LIKE FAMILY!
I CAN SEE THAT!
GOOD BOY, SNERT!
NOW FETCH ME A PILLOW FOR MY BACK!
11-2

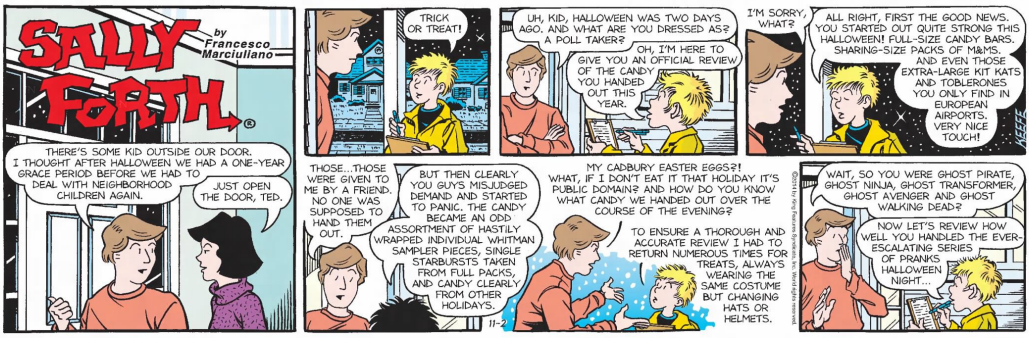
THE LOCKHORNS

BY BUNNY HOEST AND JOHN REINER


"NEXT TIME, LEROY, TURN OFF YOUR CELLPHONE DURING SERVICES."
"WOULD YOU LIKE TO SEE MR. BIG SHOT'S PAYCHECK?"
"GETTING POINTERS FOR ASKING YOUR BOSS ABOUT A RAISE?"
"PORTIONS OF THIS TV DINNER MAY NOT BE SUITABLE FOR SOME DINERS."
"... THEN LORETTA'S BALL VEERED TO THE RIGHT AND LANDED SOMEWHERE IN THE WOODS. UNFORTUNATELY, WE WERE BOWLING."

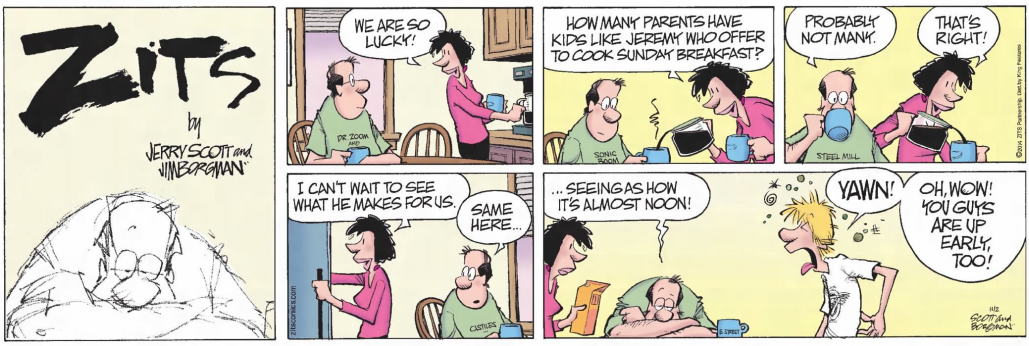
SALLY FORTH

by Francesco Marciuliano


THERE'S SOME KID OUTSIDE OUR DOOR. I THOUGHT AFTER HALLOWEEN WE HAD A ONE-YEAR GRACE PERIOD BEFORE WE HAD TO DEAL WITH NEIGHBORHOOD CHILDREN AGAIN.
JUST OPEN THE DOOR, TED.
TRICK OR TREAT!
UH, KID, HALLOWEEN WAS TWO DAYS AGO. AND WHAT ARE YOU DRESSED AS? A POLL TAKER?
OH, I'M HERE TO GIVE YOU AN OFFICIAL REVIEW OF THE CANDY YOU HANDED OUT THIS YEAR.
I'M SORRY, WHAT?
ALL RIGHT, FIRST THE GOOD NEWS. YOU STARTED OUT QUITE STRONG THIS HALLOWEEN! FULL-SIZE CANDY BARS. SHARING-SIZE PACKS OF M&MS. AND EVEN THOSE EXTRA-LARGE KIT KATS AND TOBLERONES YOU ONLY FIND IN EUROPEAN AIRPORTS. VERY NICE TOUCH!
THOSE...THOSE WERE GIVEN TO ME BY A FRIEND. NO ONE WAS SUPPOSED TO HAND THEM OUT.
BUT THEN CLEARLY YOU GUYS MISJUDGED DEMAND AND STARTED TO PANIC. THE CANDY BECAME AN ODD ASSORTMENT OF HASTILY WRAPPED INDIVIDUAL WHITMAN SAMPLER PIECES, SINGLE STARBURSTS TAKEN FROM FULL PACKS, AND CANDY CLEARLY FROM OTHER HOLIDAYS.
MY CADBURY EASTER EGGS?! WHAT, IF I DON'T EAT IT THAT HOLIDAY IT'S PUBLIC DOMAIN? AND HOW DO YOU KNOW WHAT CANDY WE HANDED OUT OVER THE COURSE OF THE EVENING?
TO ENSURE A THOROUGH AND ACCURATE REVIEW I HAD TO RETURN NUMEROUS TIMES FOR TREATS, ALWAYS WEARING THE SAME COSTUME BUT CHANGING HATS OR HELMETS.
WAIT, SO YOU WERE GHOST PIRATE, GHOST NINJA, GHOST TRANSFORMER, GHOST AVENGER AND GHOST WALKING DEAD?
NOW LET'S REVIEW HOW WELL YOU HANDLED THE EVER-ESCALATING SERIES OF PRANKS HALLOWEEN NIGHT...

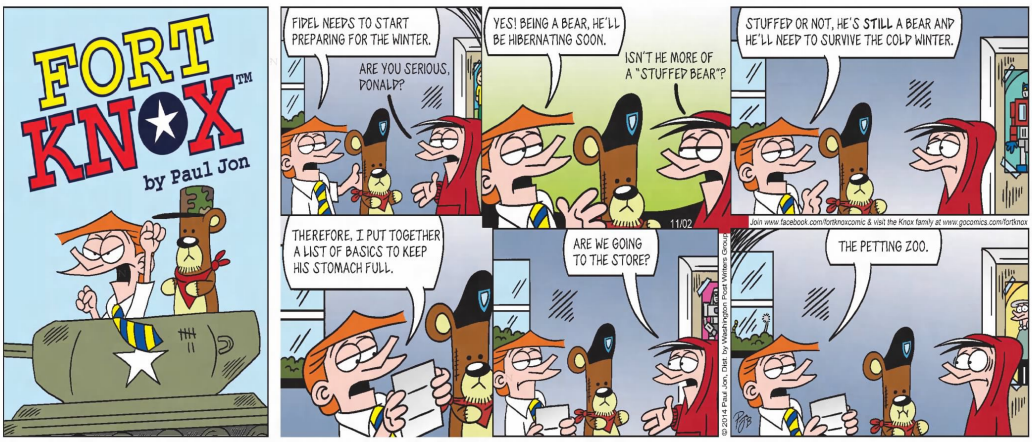
ZITS

by JERRY SCOTT and JIM BORGMAN


WE ARE SO LUCKY!
HOW MANY PARENTS HAVE KIDS LIKE JEREMY WHO OFFER TO COOK SUNDAY BREAKFAST?
PROBABLY NOT MANY.
THAT'S RIGHT!
I CAN'T WAIT TO SEE WHAT HE MAKES FOR US.
SAME HERE...
... SEEING AS HOW IT'S ALMOST NOON!
YAWN!
OH, WOW! YOU GUYS ARE UP EARLY, TOO!

FORT KNOX™

by Paul Jon


FIDEL NEEDS TO START PREPARING FOR THE WINTER.
ARE YOU SERIOUS, DONALD?
YES! BEING A BEAR, HE'LL BE HIBERNATING SOON.
ISN'T HE MORE OF A "STUFFED BEAR"?
STUFFED OR NOT, HE'S STILL A BEAR AND HE'LL NEED TO SURVIVE THE COLD WINTER.
Join www.facebook.com/fortknoxcomic & visit the Knox family at www.gocomics.com/fortknox
THEREFORE, I PUT TOGETHER A LIST OF BASICS TO KEEP HIS STOMACH FULL.
ARE WE GOING TO THE STORE?
THE PETTING ZOO.
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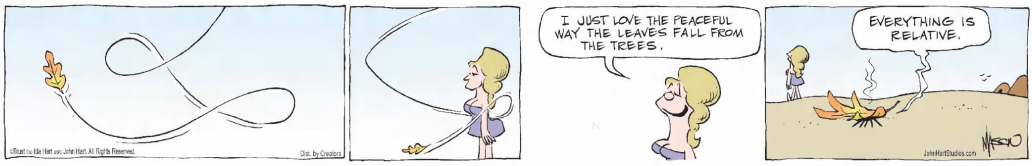
WIZARD OF ID

by parker and hart

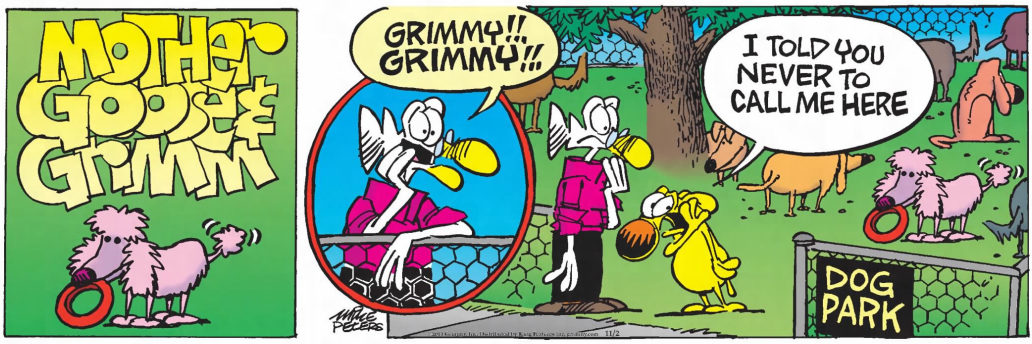
B.C.
BY MASTROIANNI AND HART

WHY DO THEY CALL IT 'LOOSE LEAF' PAPER, DAD?
BECAUSE YOU ALWAYS HAVE TO BUY IT IN AUTUMN.
Facebook.com/BCcomic
11-2

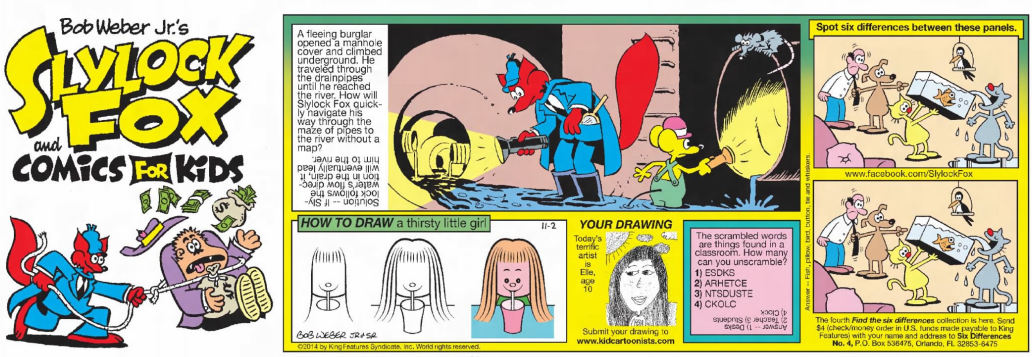

I JUST LOVE THE PEACEFUL WAY THE LEAVES FALL FROM THE TREES.
EVERYTHING IS RELATIVE.
JohnHartStudios.com

Bizarro
by Dan Piraro
LESSER-KNOWN LANDMARKS & ART TREASURES of EUROPE
The EIFFEL PAYPHONE
STONE HINGE
The SISTINE CHAPEL CURTAINS
The LEANING SHOWER of PISA
Facebook.com/BizarroComics
11-2-14

DUSTIN
BY STEVE KELLEY and JEFF PARKER
DING DONG...
KELLEY PARKER
TRICK OR TREAT
IT'S SUNDAY, HAYDEN. HALLOWEEN WAS FRIDAY NIGHT. IT'S OVER.
I WAS HOPING YOU GIVE FREE REFILLS.


MOTHER GOOSE & GRIMM
GRIMMY!! GRIMMY!!
I TOLD YOU NEVER TO CALL ME HERE
DOG PARK
MIKE PETERS
11/2

PICKLES
by BRIAN CRANE
WHAT'S GRAMPA DOING OUT THERE IN HIS PAJAMAS?
HE'S CIRCLING AROUND THE NEIGHBORHOOD LOOKING FOR ROSCOE.
THE GATE WAS OPEN, SO HE'S PRETTY SURE ROSCOE GOT OUT.
BUT ROSCOE'S RIGHT HERE!
YEAH, I KNOW.
SHOULDN'T WE TELL GRAMPA?
OH, WHY RUIN A GOOD THING?
ROSCOE!
11/2


Bob Weber Jr.'s
SLYLOCK FOX and COMICS FOR KIDS
A fleeing burglar opened a manhole cover and climbed underground. He traveled through the drainpipes until he reached the river. How will Slylock Fox quickly navigate his way through the maze of pipes to the river without a map?
Solution — If Slylock follows the water's flow direction in the drain, it will eventually lead him to the river.
Spot six differences between these panels.
www.facebook.com/SlylockFox
HOW TO DRAW a thirsty little girl
BOB WEBER JR.'S
YOUR DRAWING
Today's terrific artist is Ellie, age 10.
Submit your drawing to www.kidcartoonists.com
The scrambled words are things found in a classroom. How many can you unscramble?
1) ESDKS
2) ARHETCE
3) NTSDUSTE
4) CKOLC
ANSWER — 1) Desks 2) Teacher 3) Students 4) Clock
The fourth Find the six differences collection is here. Send $4 (check/money order in U.S. funds) made payable to King Features) with your name and address to Six Differences No. 4, P.O. Box 536475, Orlando, FL 32853-6475
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